

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☐ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information —enter all requested information
1a Name of plan AMERICAN EXPRESS RETIREMENT SAVINGS PLAN	1b Three-digit plan number (PN) ▶ 002
	1c Effective date of plan 06/11/1973
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) AMERICAN EXPRESS COMPANY AND ITS PARTICIPATING SUBSIDIARIES 200 VESEY STREET 01-35-03 NEW YORK, NY 10285	2b Employer Identification Number (EIN) 13-4922250 2c Plan Sponsor's telephone number 212-640-2000 2d Business code (see instructions) 522298

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	06/22/2023	RITA PANG
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	06/23/2023	BARBARA KONTJE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☐ Same as Plan Sponsor EMPLOYEE BENEFITS ADMINISTRATION COMMITTEE 200 VESEY STREET 01-35-03 NEW YORK, NY 10285		3b Administrator's EIN 38-4048361 3c Administrator's telephone number 212-640-2183
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 35161
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		 6a(1) 21734 6a(2) 26493 6b 3 6c 13182 6d 39678 6e 191 6f 39869 6g 39373 6h 519
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2I 2J 2K 2O 2R 2S 2T 3F 3H 3J b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ 1 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan	B Three-digit plan number (PN)	002
AMERICAN EXPRESS RETIREMENT SAVINGS PLAN		
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
AMERICAN EXPRESS COMPANY AND ITS PARTICIPATING SUBSIDIARIES		
13-4922250		

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
METROPOLITAN LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5581829	65978	32745		01/01/2022	12/31/2022

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.
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(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end.....	4	
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	0

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount..... Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	32510176
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c	Additions: (1) Contributions deposited during the year	7c(1)		
	(2) Dividends and credits	7c(2)		
	(3) Interest credited during the year	7c(3)	406796	
	(4) Transferred from separate account	7c(4)		
	(5) Other (specify below)	7c(5)		

(6) Total additions	7c(6)	406796
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	32916972
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	32916972	
	7e(2)		
	7e(3)		
	7e(4)		

(5) Total deductions	7e(5)	32916972
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan AMERICAN EXPRESS RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN EXPRESS COMPANY AND ITS PARTICIPATING SUBSIDIARIES	D Employer Identification Number (EIN) 13-4922250

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
PRINCIPAL LIFE INSURANCE COMPANY
42-0127290

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
DIMENSIONAL FUND ADVISORS
22-2370029

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
CAPITAL RESEARCH AND MANAGEMENT CO.
95-1411037

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
TRANSAMERICA PREMIER LIFE INS. CO.
52-0419790

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

LINCOLN NATIONAL LIFE

35-1472300

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

ROYAL BANK OF AMERICA

13-5357855

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PACIFIC LIFE INSURANCE COMPANY

95-1079000

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

METROPOLITAN LIFE INSURANCE CO.

13-5581829

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

JP MORGAN CHASE & CO.

13-4994650

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PRUDENTIAL

22-1211670

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

AMERICAN UNITED LIFE

35-0145825

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

THE VANGUARD GROUP

23-1945930

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

NEUBERGER BERMAN

27-2510082

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY INVESTMENTS

04-6532061

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BLACKROCK

45-4544033

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

ALLSPRING

94-1347393

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

SANDS CAPITAL MANAGEMENT

54-1578408

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	2103731	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 19 21 25 37 38 49 50 52 60 62 64	SERVICE PROVIDER	1882849	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

MORGAN STANLEY INVESTMENT MANAGEMEN

13-3040307

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	1578277	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WELLINGTON MANAGEMENT COMPANY, LLP

04-2683227

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	989513	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BRANDYWINE GLOBAL INV MGT LLC

51-0294065

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	916063	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

TIMES SQUARE CAPITAL MANAGEMENT

20-1665304

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	815269	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BRIDGEWAY CAPITAL MANAGEMENT, INC.

76-0404933

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	738735	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

TCW ASSET MANAGEMENT COMPANY

95-2642764

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	738663	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

WESTWOOD MANAGEMENT CORP.

13-3160186

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	601728	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

AMERIPRISE TRUST CO.

41-0007957

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
25 50	SERVICE PROVIDER	516366	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

JP MORGAN INVESTMENT MANAGEMENT INC

13-3200244

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	506034	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

THE LONDON COMPANY

90-0824693

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	317639	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

LOOMIS SAYLES & CO. LLP

04-3200030

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	296178	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

FIDELITY INST. ASSET MGMT. TR. CO.

04-3532603

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	293405	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

NEPC, LLC

04-2927339

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	SERVICE PROVIDER	270846	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

IR&M CORE FIXED INCOME PORTFOLIO

04-2955404

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	135929	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

AMERICAN EXPRESS COMPANY

13-4922250

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
35 38 50	PLAN SPONSOR	135819	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

GARCIA HAMILTON CORE FIXED INCOME P

76-0589652

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	126928	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

VANGUARD FIDUCIARY TRUST CO.

23-3080210

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	109394	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

MORNINGSTAR

36-3297908

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
38 50	SERVICE PROVIDER	108742	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

DIANA SALESKY

1709 REGENTS PARK DRIVE
KNOXVILLE, TN 37922

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
38 50	SERVICE PROVIDER	60500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BLACKROCK INSTITUTIONAL TRUST CO

94-3112180

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	SERVICE PROVIDER	53399	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AMERICAN EXPRESS RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 AMERICAN EXPRESS COMPANY AND ITS PARTICIPATING SUBSIDIARIES		
D Employer Identification Number (EIN) 13-4922250		

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: ALLSPRING DISCOVERY SMID CAP GROWTH	b Name of sponsor of entity listed in (a): ALLSPRING GLOBAL INVESTMENTS, LLC	
c EIN-PN 45-7019649-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 86725802

a Name of MTIA, CCT, PSA, or 103-12 IE: BR INSTL/US TREAS INFLATION	b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY	
c EIN-PN 45-4544033-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 40026898

a Name of MTIA, CCT, PSA, or 103-12 IE: BR MSCI EAFE SMALL CAP EQ IND FD F	b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY	
c EIN-PN 27-2500178-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 88148984

a Name of MTIA, CCT, PSA, or 103-12 IE: COLUMBIA TRUST GOV MONEY MKT FUND	b Name of sponsor of entity listed in (a): AMERIPRISE TRUST COMPANY	
c EIN-PN 41-0007957-015	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 217931198

a Name of MTIA, CCT, PSA, or 103-12 IE: FIAM GRP TR CORE PLUS COMM POOL	b Name of sponsor of entity listed in (a): FIDELITY INST. ASSET MGMT.	
c EIN-PN 20-4659714-052	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 100389646

a Name of MTIA, CCT, PSA, or 103-12 IE: LOOMIS SAYLES CORE PLUS FULL TRUST	b Name of sponsor of entity listed in (a): LOOMIS SAYLES CORE PLUS FULL TRUST	
c EIN-PN 84-6391546-818	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 100379920

a Name of MTIA, CCT, PSA, or 103-12 IE: MORGAN STANLEY INV MGT INTL EQ T II	b Name of sponsor of entity listed in (a): MORGAN STANLEY INVESTMENT MANAGEMENT	
c EIN-PN 04-6956300-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 310151791

a Name of MTIA, CCT, PSA, or 103-12 IE: **NEUBERGER BERMAN EMERGIN MKTS EQ T**

b Name of sponsor of entity listed in (a): **NEUBERGER BERMAN TR CO NA**

c EIN-PN 27-2510082-005	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 65875265
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a Name of MTIA, CCT, PSA, or 103-12 IE: **VANGUARD EMPLOYEE BENEFIT INDEX**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 23-3080210-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1119149490
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a Name of MTIA, CCT, PSA, or 103-12 IE: **EXTENDED MARKET INDEX TRUST**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 81-6324211-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 427329974
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a Name of MTIA, CCT, PSA, or 103-12 IE: **TOTAL BOND MARKET INDEX TRUST**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 81-6321044-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 84804550
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a Name of MTIA, CCT, PSA, or 103-12 IE: **TOTAL INTERNATIONAL STOCK MKT INDEX**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 81-6317280-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 111115273
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>AMERICAN EXPRESS RETIREMENT SAVINGS PLAN</u>		B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>AMERICAN EXPRESS COMPANY AND ITS PARTICIPATING SUBSIDIARIES</u>		D Employer Identification Number (EIN) <u>13-4922250</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	2927381	6834896
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	79218355	93524810
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	9062769	9126641
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	50865530	49194021
(2) U.S. Government securities	1c(2)	870622568	839833061
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	131851810	91974216
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)	1739376136	1300875492
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	61761114	58575196
(9) Value of interest in common/collective trusts.....	1c(9)	3287139904	2752028791
(10) Value of interest in pooled separate accounts	1c(10)	33075545	0
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	469117766	396006684
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	334512187	287833145

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	753454892	654157954
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	7822985957	6539964907

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	101126579	161363373
k Total liabilities (add all amounts in lines 1g through 1j)	1k	101126579	161363373

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	7721859378	6378601534
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	218810587	
(B) Participants	2a(1)(B)	249054133	
(C) Others (including rollovers)	2a(1)(C)	44358910	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		512223630
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	23696624	
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	3062818	
(F) Other	2b(1)(F)	1431300	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		28190742
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	42597584	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		42597584
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	3014303522	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	2861410972	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		152892550
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-705121997	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-705121997

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-693655893
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-109514108
c Other income	2c		-51006294
d Total income. Add all income amounts in column (b) and enter total	2d		-823393786
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	506317486	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		506317486
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		209334
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	60500	
(2) Contract administrator fees	2i(2)	1744250	
(3) Investment advisory and management fees	2i(3)	11530988	
(4) Other	2i(4)	1500	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		13337238
j Total expenses. Add all expense amounts in column (b) and enter total	2j		519864058
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-1343257844
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: MCCONNELL & JONES LLP

(2) EIN: 76-0488832

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		140000000
4e	X		140000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AMERICAN EXPRESS RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN EXPRESS COMPANY AND ITS PARTICIPATING SUBSIDIARIES		D Employer Identification Number (EIN) 13-4922250
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 42-0127290 41-6257133 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....		☐ Yes ☒ No
11 a Does the ESOP hold any preferred stock?.....		☐ Yes ☒ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....		☐ Yes ☒ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....		☐ Yes ☒ No
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14	Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
	a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
	b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
	c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year.....	15a	
	b The corresponding number for the second preceding plan year.....	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Financial Statements and Supplemental Schedules
December 31, 2022 and 2021

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Financial Statements and Supplemental Schedules

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* Other schedules required under Section 2520.103 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, as amended, have been omitted because they are not applicable or not required.



Independent Auditor's Report

To the Plan Administrator and Plan Participants of
American Express Retirement Savings Plan

Opinion

We have audited the financial statements of American Express Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements (the financial statements).

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2022 and 2021, and the changes in net assets available for benefits for the year ended December 31, 2022, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audits of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.



Auditor's Responsibilities for the Audits of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audits, significant audit findings, and certain internal control-related matters that we identified during the audits.

Other Matter - Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental information in the accompanying schedules of assets (held at end of year) as of December 31, 2022, and of assets (acquired and disposed of within year) for the year ended December 31, 2022, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.



McConnell
Jones

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying information is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

McConnell & Jones LLP

Houston, Texas
June 14, 2023

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN

Statements of Net Assets Available for Benefits
as of December 31, 2022 and 2021

<i>(Thousands)</i>	2022	2021
Assets		
Investments, at fair value:		
Money market funds	\$ 49,194	\$ 50,866
Corporate debt instruments	91,974	131,852
Common stocks	1,955,034	2,492,831
U.S. Government and agency obligations	219,770	239,859
Common/collective trusts	2,591,378	3,190,809
Mutual funds	396,007	469,118
Self-directed brokerage accounts	140,152	162,436
Other investments	147,681	172,012
Total investments, at fair value	5,591,190	6,909,783
Fully benefit responsive investment contracts, at contract value	830,257	758,772
Due from brokers	2,850	5,235
Cash (non-interest bearing)	6,835	2,927
Receivables:		
Notes receivable from participants	58,784	62,048
Investment income accrued	6,277	3,827
Employer contributions	93,525	79,218
Total Assets	6,589,718	7,821,810
Liabilities		
Accrued expenses	2,646	3,149
Due to brokers	158,717	97,978
Total Liabilities	161,363	101,127
Net assets available for benefits	\$ 6,428,355	\$ 7,720,683

See accompanying notes to the financial statements.

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN

Statement of Changes in Net Assets Available for Benefits
for the Year Ended December 31, 2022

<i>(Thousands)</i>	2022
Additions:	
Contributions:	
Employer	\$ 218,811
Employee	249,054
Rollovers	44,359
Total contributions	512,224
Interest on notes receivable from participants	3,060
Total additions	515,284
Investment income (loss):	
Net depreciation of investments	(1,355,666)
Interest and dividends	66,294
Other income	1,431
Total investment loss, net	(1,287,941)
Deductions:	
Withdrawal payments	(506,334)
Administrative expenses	(13,337)
Total deductions	(519,671)
Net decrease in net assets available for benefits	(1,292,328)
Net assets available for benefits at beginning of year	\$ 7,720,683
Net assets available for benefits at end of year	\$ 6,428,355

See accompanying notes to the financial statements.

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN

Notes to Financial Statements

1. Description of the Plan

General

The American Express Retirement Savings Plan (the “Plan”), which became effective June 11, 1973, is a defined contribution plan. Under the terms of the Plan, regular full-time and certain part-time employees of American Express Company and its participating subsidiaries (the “Company”) can make elective contributions to the Plan beginning as soon as practicable after their date of hire, and eligible employees hired for the first time on or after January 1, 2017 as well as those rehired on or after January 1, 2022 are covered by the Plan’s automatic enrollment provisions. Eligible employees can qualify to receive Company contributions, if any, upon completion of six months of service.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The following is not a comprehensive description of the Plan, and therefore does not include all situations and limitations covered by the Plan. The Plan Document (“Plan Document”) is the exclusive governing document and should be referred to for more complete information.

Administration

Principal Life Insurance Company became the recordkeeper and Delaware Charter Guarantee & Trust Company, d/b/a Principal Trust Company, became the Trustee effective May 25, 2021. Effective February 22, 2022, custody services are provided by Principal Bank. Prior to these dates, Wells Fargo Bank, N.A. was the recordkeeper, Trustee and custodian for the Plan. The Plan is administered by the Company’s Employee Benefits Administration Committee (“EBAC”) and the Company’s Retirement Savings Plan Investment Committee (“RSPIC”). The Plan Document requires that the American Express Company Stock Fund be offered as an investment option, subject to compliance with ERISA. RSPIC has the power to select the other investment options available under the Plan and the manner in which these investment options are invested. Subject to Plan limits, RSPIC also has the power to appoint investment managers to make investment decisions. Under the terms of the Plan Document, the members of EBAC and RSPIC are appointed by the Company’s Vice President, Global Well-Being and Benefits.

Compensation

The participant compensation (commonly referred to as “Total Pay”) that is used in the calculation of Plan contributions generally includes an employee’s base pay plus overtime, shift differentials, most commissions and most cash incentives. For participants above certain salary grades, as defined by the Plan, Total Pay does not include any incentive pay which, in the aggregate, is in excess of one times their base salary when calculating Company contributions.

For purposes of the Plan, compensation is limited to a participant’s regular cash remuneration up to a maximum of \$305,000 in 2022 and \$290,000 in 2021, before tax deductions and certain other withholdings.

Contributions

The Plan currently provides for the following contributions:

Elective Contributions

Each pay period, participants may make Before-Tax Contributions, Roth Contributions, and/or After-Tax Contributions up to 10% of eligible compensation, or a combination thereof, not to exceed 80% of their Total Pay, to the Plan through payroll deductions. Roth Contributions are a special type of after-tax contribution and are subject to most of the same rules as Before-Tax Contributions. The Internal Revenue Code of 1986, as amended (the “Code”) imposes a limitation that is adjusted annually for cost of living increases on participants’ pre-tax and Roth contributions to plans which are qualified under Code Section 401(k) and other specified tax-favored plans. For 2022 and 2021, this limit was \$20,500 and \$19,500, respectively, for participants under age 50 and \$27,000 and \$26,000, respectively, for participants age 50 or older. The Plan complied with non-discrimination requirements under the Code during 2022 and 2021 by utilizing the safe harbor design for deferrals and matching contributions in accordance with Sections 401(k)(12) and 401(m)(11) of the Code.

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Eligible employees hired for the first time on or after January 1, 2017 as well as eligible employees rehired on or after January 1, 2022 are automatically enrolled to make Before-Tax Contributions equal to 6% of Total Pay, with a 1% automatic increase each year until the rate reaches 10%, unless the employee makes an alternative election to contribute at a different rate or opt out of automatic enrollment. For 2021, the initial automatic enrollment percentage was 3% and participants who were covered by the Plan's automatic enrollment feature as of January 1, 2022 had their automatic elections increased to 6% as of January 1, 2022 if the automatic election would otherwise have been less than 6%, unless they made an alternative election.

Company Matching Contributions

The Company matches 100% of a participant's Before-Tax Contributions and/or Roth Contributions up to 6% of Total Pay after a participant's completion of six months of service.

Fixed Rate Contributions

As of January 1, 2021, the Company may make a Fixed Rate Contribution annually, typically comprised of 2% or 3% of eligible participants' Total Pay (with the applicable percentage determined by a participant's pay band level) for participants who have completed six months of service. Such percentages were applied to calculate the Fixed Rate Contribution for 2022 and 2021. Participants must be employed on the last working day of the Plan year (or be disabled under the terms of the Plan) to be eligible for any Fixed Rate Contributions made for that Plan year. Fixed Rate Contributions to eligible participants are made regardless of whether the participant contributes to the Plan.

Discretionary Profit Sharing Contributions

Additional Discretionary Profit Sharing Contributions by the Company are permitted under the Plan; no Discretionary Profit Sharing Contributions were made in 2022 or 2021.

Qualified Non-Elective Contributions

The Company may make Qualified Non-Elective Contributions ("QNEC"). A QNEC is a discretionary, fully vested contribution allocated in accordance with the Company's direction at the time the QNEC is approved. Any QNECs are fully vested when made and distributable only under circumstances that permit distributions of Before-Tax Contributions or Roth Contributions.

Disability Contributions

Certain qualifying participants who become disabled, as defined by the Plan Document, are eligible to receive contributions similar to Fixed Rate Contributions, Discretionary Profit Sharing Contributions and Matching Contributions.

Allocation of Account Balances

A participant's account balance may be reallocated among the Plan's investment options upon receipt of instructions from the participant. Account balances may be reallocated among the Plan's investment options on a daily basis.

Participant Rollovers

A rollover contribution is a transfer to the Plan of a qualified distribution in accordance with the provisions of the Plan. Rollovers are accepted into the Plan, but are not subject to Company contributions.

In-Plan Roth Conversions

The Plan allows for in-Plan Roth conversions.

Vesting

Participants are immediately vested in their elective Before-Tax, Roth and After-Tax Contributions and rollovers, if any, as well as the investment earnings on the foregoing. Other contributions become vested as set forth below:

Company Matching Contributions

Company Matching Contributions and investment earnings thereon are immediately 100% vested.

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Fixed Rate Contributions

Fixed Rate Contributions and investment earnings thereon are 100% vested after the earlier of three years of service or, if still employed by the Company or an affiliate, at or after attainment of age 65, disability or death.

Discretionary Profit Sharing Contributions

Discretionary Profit Sharing Contributions and investment earnings thereon are 100% vested after the earlier of three years of service or, if still employed by the Company or an affiliate, at or after attainment of age 65, disability or death.

Qualified Non-Elective Contributions

QNECs are immediately 100% vested and investment earnings thereon are immediately 100% vested.

Disability Contributions

Disability Contributions are immediately 100% vested.

Forfeitures

Forfeitures of terminated participants' non-vested accounts, as well as amounts attributable to outstanding checks as to which the payee cannot be located, are used to pay Plan expenses, reduce future Company contributions, restore forfeitures for participants who are rehired, and reissue checks for any missing payees who are subsequently located. Forfeited non-vested balances were \$2.3 million and \$3.0 million as of December 31, 2022 and 2021, respectively. Accrued 2022 and 2021 Fixed Rate Contributions made to the Plan in March 2023 and March 2022, were reduced by \$1.7 million and \$2.2 million, respectively, from forfeited account balances; of the remaining forfeitures, \$0.6 million will be used in 2023 and \$0.8 million was used in 2022 to pay Plan expenses.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts and Plan assets will be distributed in accordance with the Plan Document.

Notes Receivable from Participants

Notes receivable from participants (loans) are carried at their unpaid principal balance plus any accrued but unpaid interest. Participants are allowed to apply for a loan from the Plan for a minimum amount of \$500 up to the lesser of \$50,000 or 50% of their vested balance, subject to certain restrictions set forth in the Plan and the Code. General purpose loans are limited to terms of 59 months. Loans to purchase a principal residence have a maximum term of 359 months. Loan repayment amounts, including principal and interest, are deducted each pay period and allocated to participants' investment accounts in accordance with the election in effect for new contributions at the time of repayment. Terminated participants who have an outstanding loan may make arrangements with the Recordkeeper to pay the loan in full, or make installment payments. If arrangements are not made for the payment of the outstanding loan balance, the loan amount will be considered in default and the outstanding loan balance will be offset from the account balance, subject to income tax regulations.

Loans are collateralized by the participant's remaining vested account balance and the interest rate is fixed for the life of the loan. The interest rate determination is based on the prime rate plus one percentage point. In the event of a loan default, the loan is treated as a distribution (i.e., as an early withdrawal of funds from the Plan for tax purposes), which subjects the participant to income tax plus any penalties imposed by the Code based on the loan balance. If the participant is still employed, the loan balance is taxed as a "deemed distribution" but remains outstanding as an obligation of the participant until it is either repaid or the participant terminates employment. In the event of a termination, either voluntary or involuntary, the loan balance is treated as an actual distribution and deducted from the participant's Plan account balance. Loans outstanding to participants at December 31, 2022, carried interest rates varying from 3.25% to 9.50% and will mature at various dates through September 30, 2047.

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Tax Deferrals

As long as the Plan remains qualified and the related Trust (the “Trust”) remains tax exempt, amounts invested in the Plan through Before-Tax Contributions and Company contributions and rollovers, as well as the investment earnings on such amounts, are not subject to federal income tax until distributed to the participant. After-Tax Contributions are taxed when contributed, with earnings taxed upon distribution. Roth Contributions are taxed when contributed, and earnings on Roth Contributions and rolled-in Roth amounts qualify for tax-free distribution if a participant (i) reaches age 59-1/2, dies or becomes disabled (as defined by federal law) and (ii) has a Roth Contribution account with the Plan (or another plan from which a direct rollover of Roth contributions is received) for at least five taxable years. If those conditions are not met, earnings on Roth Contributions are taxed when distributed. Amounts that are converted to Roth status through an in-plan Roth conversion are taxed when converted (with the exception of After-Tax Contributions; however, earnings on After-Tax Contributions are subject to tax when converted), and thereafter are subject to the Roth taxation rules.

Distributions and Withdrawals

Upon termination of employment due to disability, death or retirement at or after attainment of the Plan’s normal retirement age (65), participants or their beneficiaries are fully vested and eligible to receive a distribution of the full value of their accounts. If employment ends for other reasons, participants are eligible to receive a distribution of their vested account balance. When employment ends, participants (or their beneficiaries) may elect to receive their vested balance as a cash amount, American Express Company common shares, if applicable, shares of any investment available through self-directed brokerage accounts (“SDA”), if applicable, or a combination of cash and shares. If the account balance is greater than \$1,000, a participant may elect to defer distribution until the participant’s “required beginning date” as defined by Section 401(a)(9) of the Code, at which point distributions must be made at least annually in at least the minimum amount required by federal law. However, 2020 required minimum distributions that would otherwise have been due on April 1, 2021 were waived in accordance with the Coronavirus Aid, Relief and Economic Security Act (the CARES Act). If the account balance is \$1,000 or less, a distribution will be made in a lump sum following the end of employment. Participants may request a withdrawal of all or a portion of their vested account balances subject to limitations under the terms of the Plan and certain tax penalties imposed by the Code. Distributions and withdrawals are recorded when paid. Distributions (other than required minimum distributions and hardship withdrawals) may be rolled over to a qualified Individual Retirement Account (“IRA”) or other qualified employer retirement plan, if that plan allows rollovers.

Expenses

The Company, in its discretion, may pay certain administrative expenses, with any expenses not paid by the Company being charged to the Plan. Expenses related to separately managed investment funds are generally paid out of the applicable investment funds. Fees, commissions, and other charges and administrative expenses that are attributable to the investment funds as a whole are generally paid from the Plan. All such expenses that are paid by the Plan are included within the administrative expenses on the Statement of Changes in Net Assets Available for Benefits. Fees and expenses incurred indirectly by the Plan from the underlying mutual funds and collective trusts in which the Plan may invest are not included in the Statement of Changes in Net Assets Available for Benefits as expenses, but reduce the asset value of that mutual fund or collective trust. Additional expenses are associated with the SDA, and participants electing to invest through the SDA are charged directly for these fees through their SDA.

The Plan’s recordkeeper charges the Plan for recordkeeping of participant accounts, as well as trust and custody of plan assets. The Plan’s fee structure provides for a flat per-participant fee. The Plan’s investment adviser, NEPC, LLC, receives its compensation primarily in the form of a flat fee for its investment advisory services, which is paid by the Plan, plus an additional flat fee related to the oversight of the asset allocation of the Retirement Funds, as discussed in Note 4 (Investments), which is charged to the Plan’s Retirement Funds on a pro rata basis. Additionally, as described in Note 8 (Related Parties and Parties-In-Interest Transactions), the Plan reimburses the Company for direct expenses (salary and benefit costs) associated with a Company employee dedicated to servicing the Company’s qualified retirement plans for time spent providing services to the Plan.

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Notes to Financial Statements

2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America ("GAAP").

Amounts Based on Estimates and Assumptions

Accounting estimates are an integral part of the financial statements. These estimates are based, in part, on management's assumptions concerning future events. Among the more significant assumptions are those that relate to fair value measurements. These accounting estimates reflect the best judgment of management, but actual results could differ.

Cash and Cash Equivalents

Cash includes cash on hand, while cash equivalents include other highly liquid investments with an original maturity of 90 days or less, such as money market funds. All cash equivalents are presented within the "Money market funds" and "Self-directed brokerage accounts" line items in the financial statements and are reported on "Schedule H, Line 4i".

Investment Valuation and Income Recognition

Investments are generally reported at fair value, with the exception of fully benefit responsive investment contracts, which are reported at contract value. Investments traded on securities exchanges, including common and preferred stocks, are valued at the year-end closing market prices or, in the absence of a closing price, the last reported trade price at the financial statement date. The fair value of the Plan's corporate debt instruments, U.S. Government and agency securities, municipal bonds and foreign bonds, is valued using a variety of observable market inputs, depending on the type of security being priced, and are obtained from pricing services engaged by Principal Bank for the period from February 22, 2022 through December 31, 2022 and by Wells Fargo Bank, N.A. for the year ended December 31, 2021 and for the period from January 1, 2022 through February 21, 2022. The fair value of the Plan's Stable Value Fund assets, described in Note 4 (Investments), is valued using pricing services engaged by Ameriprise Trust Company. See Note 3 (Fair Value Measurements) for a detailed discussion of the valuation techniques.

Purchases and sales of securities are reflected on a trade-date basis. Dividend income is recorded on the ex-dividend date. Interest income is recorded on an accrual basis. As required by the Plan, all dividend and interest income is reinvested into the same investment option in which the dividends and interest income arose, provided that restrictions may apply to investments held under the SDA, and with the exception of the American Express Company Stock Fund, which is an investment option and an Employee Stock Ownership Plan ("ESOP"). The ESOP holds shares of American Express Company stock on behalf of participants. Dividends are automatically reinvested in the American Express Company Stock Fund, unless participants elect that the dividends paid with respect to their interest in the fund be distributed in cash.

The Plan presents in the Statement of Changes in Net Assets Available for Benefits the net appreciation or depreciation in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation or depreciation on those investments.

Subsequent Events

The Plan has evaluated subsequent events or transactions for potential recognition or disclosure through June 14, 2023, the date the financial statements were issued. The Plan determined that there are no subsequent events or transactions that require additional disclosure.

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Notes to Financial Statements

3. Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset, or paid to transfer a liability, in an orderly transaction between market participants at the measurement date, based on the Plan's principal or, in the absence of a principal, most advantageous market for the specific asset or liability.

GAAP provides for a three-level hierarchy of inputs to valuation techniques used to measure fair value, defined as follows:

- Level 1 – Inputs that are quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan can access.
- Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability, including:
 - Quoted prices for similar assets or liabilities in active markets;
 - Quoted prices for identical or similar assets or liabilities in markets that are not active;
 - Inputs other than quoted prices that are observable for the asset or liability; and
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.
- Level 3 – Inputs that are unobservable and reflect the Plan's own assumptions about the assumptions market participants would use in pricing the asset or liability based on the best information available in the circumstances (e.g., internally derived assumptions surrounding the timing and amount of expected cash flows).

Plan Management monitors the market conditions and evaluates the fair value hierarchy levels at least annually.

Plan Management's practice is to review the inputs, assumptions, and valuation techniques of pricing services used by the Plan's asset custodians at least annually and to corroborate the prices provided by the Plan's asset custodians to test their reasonableness by comparing their prices to valuations from a different pricing source. In instances where price discrepancies are identified between different pricing sources, Plan Management would evaluate such discrepancies to ensure that the prices used for its calculation represent the fair value of the underlying investment securities. There were no price discrepancies identified for the years ended December 31, 2022 and 2021.

Financial Assets Carried at Fair Value

Financial assets disclosed in the tables below represent two types of assets. Assets held in funds (either mutual funds or common/collective trusts) are disclosed in the table according to the appropriate fund category (the underlying securities of those funds are not disclosed separately). Assets held in separate accounts (which are wholly owned by the Plan) are disclosed according to the appropriate category of the individual securities of those separately managed accounts; these individual securities include common stocks and fixed income securities. As such, the classification of financial assets in the table does not correspond to the classification of the investment options available to Plan participants, as discussed in Note 4 (Investments).

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Notes to Financial Statements

The following table summarizes the Plan's financial assets measured at fair value on a recurring basis, categorized by GAAP's valuation hierarchy (as described above), as of December 31, 2022:

Description (Thousands)	Total	Level 1	Level 2
Money market funds	\$ 49,194	\$ 49,194	\$ —
Corporate debt instruments	91,974	—	91,974
Common stocks	1,955,034	1,955,034	—
Common/Collective trusts	1,119,149	—	1,119,149
U.S. Government and agency obligations	219,770	—	219,770
Mutual funds	396,007	396,007	—
Self-directed brokerage accounts	140,152	140,152	—
Other investments	147,681	—	147,681
Total assets in the fair value hierarchy	\$ 4,118,961	\$ 2,540,387	\$ 1,578,574
Common/collective trusts measured at net asset value ("NAV")	1,472,229		
Total investments, at fair value	\$ 5,591,190		

The following table summarizes the Plan's financial assets measured at fair value on a recurring basis, categorized by GAAP's valuation hierarchy (as described above), as of December 31, 2021:

Description (Thousands)	Total	Level 1	Level 2
Money market funds	\$ 50,866	\$ 50,866	\$ —
Corporate debt instruments	131,852	—	131,852
Common stocks	2,492,831	2,492,831	—
Common/Collective trusts	1,427,249	—	1,427,249
U.S. Government and agency obligations	239,859	—	239,859
Mutual funds	469,118	469,118	—
Self-directed brokerage accounts	162,436	162,436	—
Other investments	172,012	—	172,012
Total assets in the fair value hierarchy	\$ 5,146,223	\$ 3,175,251	\$ 1,970,972
Common/collective trusts measured at NAV	1,763,560		
Total investments, at fair value	\$ 6,909,783		

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Valuation Techniques Used in the Fair Value Measurement of Financial Assets Carried at Fair Value

For the financial assets measured at fair value on a recurring basis (categorized in the valuation hierarchy table above), the Plan applies the following valuation techniques:

Level 1:

- Money market funds are valued at NAV, which represents the exit price.
- Investments in American Express Company common stock, other stock, and active publicly traded equity securities are valued at the official closing price of U.S. public exchanges or, if there is no official closing price that day, at the last reported trade price at the financial statement date.
- Mutual funds held within the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission (“SEC”) under the Investment Company Act of 1940. These investments are required to make publicly available the daily NAV of the fund and to transact at this price. Hence, open-end mutual funds transact at quoted prices. In addition, the mutual funds held by the Plan are actively traded.
- The Plan’s self-directed brokerage accounts are primarily comprised of mutual funds and are valued using the corresponding valuation techniques as previously described.

Level 2:

- The fair values for the Plan’s corporate debt instruments, U.S. Government and agency obligations (which also include state and local government obligations), and Other investments (asset-backed securities, foreign sovereign debt, municipal bonds, and private placement securities), are obtained primarily from pricing services engaged by Principal Bank for the period from February 22, 2022 through December 31, 2022, Wells Fargo Bank, N.A. for the year ended December 31, 2021 and for the period from January 1, 2022 through February 21, 2022, and with respect to Stable Value Fund assets, Ameriprise Trust Company for the years ended December 31, 2022 and 2021. The fair values provided by the pricing service are estimated using pricing models, where the inputs to those models are based on observable market inputs or recent trades of similar securities. The inputs to the valuation techniques applied by the pricing service vary depending on the type of security being priced but are typically benchmark yields, benchmark security prices, credit spreads, prepayment speeds, reported trades, and broker-dealer quotes, all with reasonable levels of transparency. In addition, the Plan did not apply any adjustments to the prices received from the pricing services for 2022 and 2021. Plan Management reaffirms its understanding of the valuation techniques used by the pricing services at least annually. The Plan classifies the prices obtained from the pricing services within Level 2 of the fair value hierarchy because the underlying inputs are directly observable from active markets or recent trades of similar securities in inactive markets. However, the pricing models used do entail a certain amount of subjectivity, and therefore differing judgments in how the underlying inputs are modeled could result in different estimates of fair value.
- Common/collective trusts are investment funds formed by the pooling of investments by institutional investors, such as a group of not necessarily affiliated pension or retirement plans, typically with the intention of achieving cost savings over similar investment options such as mutual funds. Common/collective trusts are similar to mutual funds, with a named investment manager and documented investment objective. These investments, however, are not registered with the SEC (unlike mutual funds, which are registered with the SEC), and participation is not open to the public. The NAV is measured by the custodian or investment manager as of the close of regular daily trading and is corroborated with observable inputs provided by pricing services for the securities. To the extent the NAV is made publicly available, these common/collective trusts are classified within Level 2 of the fair value hierarchy and the NAVs represent the exit price for the funds.

Level 3:

- There are no Level 3 securities held by the Plan.

Assets Measured at NAV:

- For common/collective trusts whose NAVs are communicated only to investors in the trusts and are not publicly available, the NAVs are being used as practical expedient for fair value and represent the exit price for the funds.

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Notes to Financial Statements

The fair values of the financial instruments are estimates based upon the market conditions and perceived risks as of December 31, 2022 and 2021 and require management judgment. The Plan's valuation techniques used to measure the fair value of its investments may produce fair values that may not be indicative of a future sale, or reflective of future fair values. The use of different techniques to determine the fair value of these types of investments could result in different estimates of fair value at the reporting date. There were no transfers among the levels of fair value hierarchy during the years ended December 31, 2022 and 2021.

Fair Value of Investments Using NAV as Practical Expedient

The following tables summarize investments measured at fair value based on NAV per share/unit as of December 31, 2022 and 2021, respectively:

As of December 31, 2022	Fair Value (Thousands)	Redemption Frequency	Redemption Notice Period
Common/collective trusts ^(a)	\$1,472,229	As needed	Up to 5 business days ^(b)

As of December 31, 2021	Fair Value (Thousands)	Redemption Frequency	Redemption Notice Period
Common/collective trusts ^(a)	\$1,763,560	As needed	Up to 5 business days ^(b)

- a. Common/collective trusts are invested to gain exposure to broad public indices, including U.S., international developed and emerging market equity securities, and fixed income securities.
- b. Fund trustees have the discretion to impose a longer notice period for the redemption of all or substantially all of the Plan's investment in the funds.

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Notes to Financial Statements

4. Investments

The investment options available to participants include nine core investment options (the “Core Investment Options”), of which five are actively managed (although in some cases, an actively managed option may also include a passively managed component) and four are passively managed (also known as index funds). In addition, target date funds (the “Retirement Funds”) based on target retirement dates are also available. The Retirement Funds invest in a mix of the actively managed Core Investment Options (and in some cases, also include an allocation to a Treasury inflation-protected securities strategy not available as a Core Investment Option). The age-appropriate Retirement Fund for the year in which a participant turns 65 generally serves as the Plan’s “default investment” to the extent a participant does not have a valid investment election on file. Additional investment options include the SDA and the American Express Company Stock Fund. A participant may currently elect to invest contributions in any combination of investment options in increments of 1% and change investment elections for future contributions on any business day the New York Stock Exchange is open. Participants may allocate up to 10% of their future contributions to the American Express Company Stock Fund, and transfers of balances from other investment options into the American Express Company Stock Fund are only permitted to the extent the participant’s investment in the American Express Company Stock Fund after the transfer does not exceed 10% of the participant’s overall Plan balance. Special rules and restrictions may apply to the SDA.

A brief description of the investment options available to participants at December 31, 2022, is set forth below:

Core Investment Options

RSPIC has created five actively managed Core Investment Options to provide diversified and actively managed options to participants. Four of these actively managed Core Investment Options (The Diversified Bond Fund, The U.S. Large-Cap Equity Fund, The U.S. Small/Mid-Cap Equity Fund, and The International Equity Fund) represent a broad asset class (e.g., U.S. Large-Cap Equity, U.S. Small/Mid-Cap Equity, Bonds, etc.) using several managers (and in some cases, also including a passively managed component) within each Fund. These actively managed Core Investment Options seek to outperform a broad market index by buying and selling a limited number of investments (stocks, bonds, or other investments) using the underlying investment managers’ investment management skills.

The actively managed Stable Value Fund invests in diversified pools of U.S. Government and agency fixed income securities together with book value wrap agreements issued by creditworthy insurance companies or banks with the objective to protect a participant’s original investment while offering a competitive rate of interest with minimum risk.

The Stable Value Fund holds a portfolio of book value wrap contracts that are fully benefit-responsive and comprised of both an investment and a contractual component. The investment component consists of units of common/collective trusts and a fixed income portfolio employing active management investment strategies, collectively referred to as the Stable Value Fund assets. Under the book value wrap contracts, the book value wrap provider is obligated to provide sufficient funds to cover participant benefit withdrawals and certain types of investment transfers regardless of the market value of the Stable Value Fund assets. While the contracts are designed to protect the Stable Value Fund against interest rate risk, the Stable Value Fund is still exposed to risk if issuers of the Stable Value Fund assets default on payment of interest or principal, but this risk is mitigated because the underlying Stable Value Fund assets in the Stable Value Fund bond portfolio are backed by the U.S. Government. The contracts may not cover participant benefit payments at contract value upon the occurrence of certain events, described below, involving the Stable Value Fund, American Express as its plan sponsor (“Plan Sponsor”) or Ameriprise Trust Company, an affiliate of Ameriprise Financial, Inc., its investment manager.

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Fully benefit-responsive book value wrap contracts held by a separately managed account created for a defined contribution plan are required to be reported at contract value, rather than fair value, on the Statements of Net Assets. Contract value is the relevant measure for fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals, and administrative expenses.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer and therefore also limit the ability of the Plan to transact at contract value with the participants of the Plan. These events may be different under each contract. Examples of such events include the following:

- The Plan's failure to qualify under Section 401(a) of the Internal Revenue Code or the failure of the trust to be tax-exempt under Section 501(a) of the Internal Revenue Code;
- Premature termination of the contracts;
- Plan termination or merger;
- Changes to the Plan's administration of competing investment options; and
- Bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations.

Plan Management believes no such events are probable of occurring.

In addition, certain events allow the issuer to terminate the contracts with the Plan and settle at an amount different from contract value. Those events may be different under each contract. Examples of such events include the following:

- An uncured violation of the Plan's investment guidelines;
- A breach of material obligation under the contract;
- A material misrepresentation; and
- A material amendment to the agreements without the consent of the issuer.

Plan Management believes no such events are probable of occurring.

RSPIC has also created four passively-managed (index) Core Investment Options: The Diversified Bond Index Fund, The U.S. Large-Cap Equity Index Fund, The U.S. Small/Mid-Cap Equity Index Fund, and The International Equity Index Fund, which currently use a single index fund as the underlying investment in each Fund. Each passively-managed Core Investment Option seeks to mirror the investments and track the performance of a broad market index that includes hundreds or thousands of stocks or bonds.

Self-Directed Brokerage Accounts

The SDA gives participants the opportunity to invest in a wide variety of mutual funds in addition to the specific investment options mentioned above. Participants may request a Prospectus for any of the funds available through the SDA.

American Express Company Stock Fund

The Plan Document requires that this Fund be offered as an investment option under the Plan, subject to compliance with ERISA. The American Express Company Stock Fund is an ESOP. This Fund invests primarily in American Express Company common shares and holds a small amount of cash or other short-term cash equivalents to meet requests for investment transfers, withdrawals, and distributions. Participants have full voting rights for the common shares underlying the units that are allocated to the American Express Company Stock Fund.

A full, detailed description of the Plan's investment options, and associated terms and conditions, is available to all participants.

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Notes to Financial Statements

5. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities and current market volatility, it is at least reasonably possible that changes in the values of investment securities will continue to occur in the near term and that such changes could materially affect the amounts reported in the Statements of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

6. Income Tax Status

The Plan has received a favorable determination letter from the Internal Revenue Service ("IRS") dated August 10, 2022, stating that the Plan is qualified under Section 401(a) of the Code, and therefore, the related trust is exempt from taxation. The Plan has been amended after the period covered by the determination letter. Although the Plan has been amended since receiving the determination letter, the Company believes the Plan, as amended, is currently designed and being operated in compliance with the applicable requirements of the Code, and therefore, believes that the Plan, as amended, is qualified, the related trust is tax-exempt, and the Plan satisfies the requirements of Section 4975(e)(7) of the Code.

GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan Management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability, or asset, or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions.

7. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500 as of December 31, 2022 and 2021:

<i>(Thousands)</i>	2022	2021
Net assets available for benefits per the financial statements	\$ 6,428,355	\$ 7,720,683
Difference between contract value and fair value of fully benefit-responsive investment contracts	(49,544)	1,462
Loans deemed distributed	(209)	(286)
Net assets available for benefits per the Form 5500	\$ 6,378,602	\$ 7,721,859

The following is a reconciliation of net income per the financial statements to Form 5500 for the year ended December 31, 2022:

<i>(Thousands)</i>	2022
Net decrease in net assets available for benefits per the financial statements	\$ (1,292,328)
Adjustment for difference between contract value and fair value of fully benefit-responsive investment contracts	(51,006)
Change in deemed distributions of participant loans	77
Net loss per the Form 5500	\$ (1,343,257)

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN

Notes to Financial Statements

8. Related Parties and Parties-In-Interest Transactions

The Plan holds certain investments in Wells Fargo Bank, N.A. and its affiliates, which was a party-in-interest until custody services were transferred to Principal Bank on February 22, 2022, and in MetLife, Inc. and its affiliates, which was a party-in-interest until November 28, 2022. The Plan also allows for transactions with, and certain investments in, certain parties that may perform services for, or have fiduciary responsibilities to, the Plan, including Principal Financial Group and its affiliates and Charles Schwab and Co., Inc. and its affiliates, as well as investment managers appointed by RSPIC. Transactions with these parties are considered party-in-interest transactions, but not considered prohibited transactions under ERISA. As noted in Supplemental Schedule H, Line 4i, the Plan held investments with parties-in-interest in Ameriprise Financial, Inc. and its affiliates, BlackRock Institutional Trust Company, N.A. and its affiliates, Fidelity Investment Management and its affiliates, J.P. Morgan Investment Management, Inc. and its affiliates, Morgan Stanley Investment Management and its affiliates, Principal Financial Group and its affiliates, Vanguard Fiduciary Trust Company and its affiliates, and Willis Tower Watson and its affiliates as of December 31, 2022. Additionally, the self-directed brokerage account includes certain investments considered to be party-in-interest investments. Notes Receivable from Participants, as discussed in Note 1 (Description of the Plan), are also considered party-in-interest transactions.

Berkshire Hathaway, Inc. and its affiliates are considered parties-in-interest due to ownership interests in the Company. The Plan holds certain securities in Berkshire Hathaway in accordance with investment strategies directed by its qualified professional asset managers.

Additionally, the Company is considered a party-in-interest as well as a related party. As of December 31, 2022 and 2021, the Plan held 4,427,465 shares of American Express Company common stock valued at \$654 million and 4,605,470 shares valued at \$753 million, respectively. During the 2022 plan year the Plan acquired 142,582 shares of American Express Company common stock valued at \$34 million through dividend reinvestments and sold 274,049 shares valued at \$64 million. The Plan reimburses the Company for direct expenses (salary and benefits costs) associated with a Company employee dedicated to servicing the Company's qualified retirement plans for time spent providing services to the Plan.

SUPPLEMENTAL SCHEDULES

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
Money Market Funds		
* FIDELITY MM GOVT PORTFOLIO #57	49,193	49,194
Total Money Market Funds		\$ 49,194
Corporate Debt Instruments		
ABBVIE INC 4.050% 11/21/39	485	415
ABBVIE INC 4.400% 11/06/42	395	343
ABBVIE INC 4.500% 5/14/35	410	380
AEP TRANSMISSION CO 3.150% 9/15/49	120	83
AERCAP IRELAND CAP/G 1.750% 1/30/26	150	132
AERCAP IRELAND CAP/G 2.450% 10/29/26	180	157
AERCAP IRELAND CAP/G 3.300% 1/30/32	210	164
AERCAP IRELAND CAP/G 4.450% 4/03/26	150	143
AERCAP IRELAND CAP/G 4.500% 9/15/23	605	601
AETNA INC 3.875% 8/15/47	150	115
AFLAC INC 3.600% 4/01/30	1,565	1,416
AIR LEASE CORP 2.200% 1/15/27	218	190
AIR LEASE CORP 3.250% 10/01/29	415	353
ALABAMA POWER CO 5.700% 2/15/33	200	205
ALBEMARLE CORP 5.450% 12/01/44	50	45
ALEXANDRIA REAL ESTA 1.875% 2/01/33	140	104
ALEXANDRIA REAL ESTA 2.000% 5/18/32	310	237
ALTRIA GROUP INC 2.450% 2/04/32	260	196
AMAZON.COM INC 3.250% 5/12/61	65	44
AMAZON.COM INC 3.875% 8/22/37	110	97
AMAZON.COM INC 3.950% 4/13/52	285	236
AMAZON.COM INC 4.100% 4/13/62	84	69
AMER AIRLINE 16-2 AA 3.200% 6/15/28	144	125
AMER AIRLINE 16-3 AA 3.000% 4/15/30	92	79
AMER AIRLN 14-1 A PT 3.700% 10/01/26	86	75
AMERICAN TOWER CORP 2.100% 6/15/30	150	119
AMERICAN TOWER CORP 3.100% 6/15/50	139	87
AMERICAN TOWER CORP 3.700% 10/15/49	220	156
AMERICAN WATER CAPIT 3.450% 6/01/29	150	137
AMGEN INC 3.150% 2/21/40	200	147
ANALOG DEVICES INC 2.800% 10/01/41	250	183
ANHEUSER-BUSCH COS 4.900% 2/01/46	525	477
ANHEUSER-BUSCH INBEV 4.375% 4/15/38	190	170

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
Column (d) cost, has been omitted, as all investments are participant directed, except where indicated

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
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as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
ANHEUSER-BUSCH INBEV 4.439% 10/06/48	240	205
ANHEUSER-BUSCH INBEV 4.700% 2/01/36	120	113
APPLE INC 2.700% 8/05/51	500	330
APTIV PLC / APTIV CO 3.250% 3/01/32	239	195
ARROW ELECTRONICS IN 3.875% 1/12/28	55	50
ASSURANT INC 4.200% 9/27/23	79	78
ASTRAZENECA PLC 2.125% 8/06/50	140	82
ASTRAZENECA PLC 4.000% 9/18/42	60	52
ASTRAZENECA PLC 6.450% 9/15/37	70	79
AT&T INC 2.250% 2/01/32	350	274
AT&T INC 2.300% 6/01/27	725	645
AT&T INC 3.500% 6/01/41	154	115
AT&T INC 3.550% 9/15/55	638	426
AT&T INC 3.650% 6/01/51	129	91
ATMOS ENERGY CORP 5.500% 6/15/41	100	98
AUTOZONE INC 1.650% 1/15/31	190	147
BAKER HUGHES HLDGS L 5.125% 9/15/40	50	46
BALTIMORE GAS & ELEC 2.900% 6/15/50	110	73
BALTIMORE GAS & ELEC 3.500% 8/15/46	70	52
BANCO SANTANDER CONV 5.147% 8/18/25	200	198
BANCO SANTANDER SA 1.849% 3/25/26	400	353
BANCO SANTANDER SA 2.749% 12/03/30	200	153
BANK OF AMER MTN V-D 4.376% 4/27/28	280	268
BANK OF IRELAND V-A 6.253% 9/16/26	210	208
BARCLAY PLC CONV V-A 5.304% 8/09/26	400	397
BAT CAPITAL CORP 3.734% 9/25/40	130	88
BAT CAPITAL CORP 4.540% 8/15/47	257	182
BAT INTL FINANCE PLC 1.668% 3/25/26	145	128
BAXALTA INC 5.250% 6/23/45	7	7
* BERKSHIRE HATHAWAY 3.850% 3/15/52	165	132
* BERKSHIRE HATHAWAY 4.200% 8/15/48	200	176
* BERKSHIRE HATHAWAY 4.450% 1/15/49	235	202
BIOGEN INC 2.250% 5/01/30	106	86
BLACKSTONE SECURED 3.650% 7/14/23	195	193
BOARDWALK PIPELINES 3.400% 2/15/31	100	84
BOEING CO 2.196% 2/04/26	275	250
BOEING CO 2.750% 2/01/26	232	215
BOEING CO 3.100% 5/01/26	525	494
BOEING CO 3.250% 3/01/28	251	224

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
Column (d) cost, has been omitted, as all investments are participant directed, except where indicated

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date			Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
BOEING CO	5.040%	5/01/27	245	242
BOEING CO	5.150%	5/01/30	508	496
BOEING CO	5.705%	5/01/40	175	167
BOEING CO	5.805%	5/01/50	69	64
BP CAP MARKETS AMERI	2.939%	6/04/51	345	227
BP CAP MARKETS AMERI	3.017%	1/16/27	135	126
BRISTOL-MYERS SQUIBB	4.125%	6/15/39	122	109
BRIXMOR OPERATING PA	2.250%	4/01/28	220	182
BRIXMOR OPERATING PA	2.500%	8/16/31	115	88
BRIXMOR OPERATING PA	3.850%	2/01/25	120	115
BROADCOM INC	4.750%	4/15/29	330	314
BROOKFIELD FINANCE	3.900%	1/25/28	297	272
BROOKFIELD FINANCE	4.700%	9/20/47	13	10
BROOKFIELD FINANCE	4.850%	3/29/29	96	92
BROWN & BROWN INC	2.375%	3/15/31	100	76
BUCKEYE PARTNERS LP	5.850%	11/15/43	195	145
BUNGE LTD FINANCE CO	2.750%	5/14/31	260	213
BURLINGTN NORTH SANT	4.375%	9/01/42	130	116
BURLINGTON NORTH SAN	6.150%	5/01/37	60	65
CAMPBELL SOUP CO	3.125%	4/24/50	66	45
CANADIAN PACIFIC RAI	3.000%	12/02/41	223	168
CANADIAN PACIFIC RR	5.750%	3/15/33	70	70
CAPITAL ONE FINANCIA	3.300%	10/30/24	350	338
CAPITAL ONE FINL V-D	4.927%	5/10/28	29	28
CAPITAL ONE FINL V-D	4.985%	7/24/26	50	49
CBS CORP	4.000%	1/15/26	200	192
CELANESE US HLDS	6.050%	3/15/25	118	118
CENTERPOINT ENER HOU	3.000%	2/01/27	91	86
CGI INC	2.300%	9/14/31	200	152
CHARTER COMM OPT LLC	3.500%	3/01/42	375	240
CHARTER COMM OPT LLC	3.700%	4/01/51	130	79
CHARTER COMM OPT LLC	5.375%	4/01/38	48	40
CHARTER COMM OPT LLC	6.384%	10/23/35	500	487
CHARTER COMM OPT LLC	6.834%	10/23/55	70	65
CIGNA CORP	3.400%	3/01/27	415	389
CIGNA CORP	4.500%	2/25/26	108	106
CINCINNATI FINL CORP	6.920%	5/15/28	50	53
CITIGROUP INC	4.450%	9/29/27	21	20
CITIZENS FINANCIAL	2.638%	9/30/32	47	35

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
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AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
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as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
CLEVELAND ELECTRIC 5.950% 12/15/36	40	40
CMS ENERGY CORP 2.950% 2/15/27	39	35
CMS ENERGY CORP 3.875% 3/01/24	180	176
COCA-COLA FEMSA SAB 1.850% 9/01/32	205	154
COMCAST CORP 2.887% 11/01/51	244	157
COMCAST CORP 2.937% 11/01/56	143	88
COMCAST CORP 2.987% 11/01/63	57	34
COMCAST CORP 3.200% 7/15/36	200	162
COMCAST CORP 3.400% 4/01/30	1,375	1,254
COMCAST CORP 3.900% 3/01/38	55	47
COMCAST CORP 4.250% 1/15/33	150	141
COMMONSPIRIT HEALTH 2.782% 10/01/30	545	449
COMMONWEALTH EDISON 3.650% 6/15/46	45	34
COMMONWEALTH EDISON 3.750% 8/15/47	70	54
CONTL AIRLINES 2012- 4.000% 10/29/24	396	378
COREBRIDGE FIN 3.650% 4/05/27	145	135
COREBRIDGE FINANCIAL 3.850% 4/05/29	105	96
CORPORATE OFFICE PRO 2.000% 1/15/29	90	69
CORPORATE OFFICE PRO 2.750% 4/15/31	362	271
CSL FINANCE PLC 3.850% 4/27/27	215	206
CSX CORP 6.000% 10/01/36	175	184
CVS HEALTH CORP 2.700% 8/21/40	500	345
DDR CORP 3.625% 2/01/25	61	58
DELL INTL L L C / EM 6.020% 6/15/26	353	360
DELTA AIR LINES 2015 3.625% 7/30/27	973	888
DELTA AIRLINES 2015B 4.250% 7/30/23	231	227
DH EUROPE FINANCE II 3.250% 11/15/39	80	64
DISCOVER FINL SVCS 6.700% 11/29/32	123	125
DISCOVERY COMMUNICAT 3.450% 3/15/25	120	114
DISCOVERY COMMUNICAT 5.200% 9/20/47	275	204
DOMINION ENERGY INC 3.375% 4/01/30	210	185
DOMINION RESOURCES 2.850% 8/15/26	76	70
DOWDUPONT INC 5.319% 11/15/38	100	96
DR PEPPER SNAPPLE GR 4.420% 12/15/46	70	57
DTE ENERGY CO 1.050% 6/01/25	380	344
DUKE ENERGY CORP 2.650% 9/01/26	43	40
DUKE ENERGY CORP 6.000% 12/01/28	80	85
DUKE ENERGY FLORIDA 3.800% 7/15/28	200	190
DUKE ENERGY OHIO INC 4.300% 2/01/49	60	49

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as of December 31, 2022

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DUKE ENERGY PROGRESS 2.900% 8/15/51	180	118
DUKE ENERGY PROGRESS 4.200% 8/15/45	130	109
EASTERN GAS TRAN 3.900% 11/15/49	206	145
ECOPETROL SA 5.875% 9/18/23	128	127
EDISON INTERNATIONAL 3.550% 11/15/24	100	97
EMERA US FINANCE LP 3.550% 6/15/26	70	66
EMERA US FINANCE LP 4.750% 6/15/46	150	116
ENABLE MIDSTREAM PAR 4.950% 5/15/28	55	53
ENERGY TRANSFER OPER 6.250% 4/15/49	209	194
ENERGY TRANSFER PART 4.750% 1/15/26	324	315
ENERGY TRANSFER PART 5.500% 6/01/27	36	36
ENERGY TRANSFER PART 6.050% 6/01/41	268	252
ENTERGY LOUISIANA LL 2.400% 10/01/26	59	54
ENTERGY LOUISIANA LL 2.900% 3/15/51	140	90
ENTERGY LOUISIANA LL 3.050% 6/01/31	57	49
ENTERGY LOUISIANA LL 3.120% 9/01/27	40	37
ENTERGY MISSISSIPPI 3.850% 6/01/49	190	145
ENTERPRISE PRODUCTS 4.900% 5/15/46	180	157
EQUINIX INC 2.900% 11/18/26	305	279
ESSEX PORTFOLIO LP 1.650% 1/15/31	200	149
EVERGY INC 2.900% 9/15/29	235	203
EVERSOURCE ENERGY 2.900% 10/01/24	350	337
EXELON CORP 5.100% 6/15/45	170	158
EXELON GENERATION CO 3.250% 6/01/25	340	325
EXELON GENERATION CO 6.250% 10/01/39	180	184
EXXON MOBIL CORPORAT 2.995% 8/16/39	400	306
FISERV INC 4.400% 7/01/49	90	73
FOMENTO ECONOMICO ME 3.500% 1/16/50	260	182
FORD FOUNDATION/THE 2.815% 6/01/70	90	52
FORTIS INC 3.055% 10/04/26	155	144
GEN MOTORS FIN 3.800% 4/07/25	280	270
GENERAL MOTORS FINL 2.350% 1/08/31	157	118
GENERAL MOTORS FINL 2.750% 6/20/25	360	337
GENERAL MOTORS FINL 4.350% 1/17/27	117	111
GILEAD SCIENCES INC 2.600% 10/01/40	300	209
GLOBAL PAYMENTS INC 2.900% 5/15/30	67	55
GLOBAL PAYMENTS INC 2.900% 11/15/31	129	102
GLOBAL PAYMENTS INC 3.200% 8/15/29	186	158
GOLDMAN SACHS GROUP 3.800% 3/15/30	200	180

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
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AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
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as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
GOLDMAN SACHS GROUP 3.850% 1/26/27	224	213
HACKENSACK MERIDIAN 2.675% 9/01/41	445	309
HACKENSACK MERIDIAN 2.875% 9/01/50	250	162
HALLIBURTON CO 4.850% 11/15/35	43	40
HALLIBURTON COMPANY 6.700% 9/15/38	50	53
HANOVER INSURANCE GR 2.500% 9/01/30	140	108
HARRIS CORPORATION 4.854% 4/27/35	40	37
HARTFORD FINL SVCS 4.300% 4/15/43	90	72
HCA INC 3.500% 7/15/51	92	59
HCA INC 5.125% 6/15/39	175	157
HCA INC 5.250% 6/15/26	600	593
HCA INC 5.500% 6/15/47	105	93
HCP INC 3.250% 7/15/26	350	330
HEALTH CARE REIT INC 6.500% 3/15/41	140	139
HEALTHPEAK PROPRTIE 2.125% 12/01/28	271	227
HF SINCLAIR CORP 2.625% 10/01/23	275	269
HF SINCLAIR CORP 5.875% 4/01/26	155	155
HOME DEPOT INC 4.950% 9/15/52	145	139
HP INC 4.750% 1/15/28	150	146
HSBC HLDGS PLC CONV 7.350% 11/27/32	224	211
HSBC HOLDINGS PLC 6.100% 1/14/42	280	292
HSBC HOLDINGS V-D 7.336% 11/03/26	228	237
HSBC HOLDINGS V-D 7.390% 11/03/28	200	210
IBM CORP 3.500% 5/15/29	1,350	1,241
ING GROEP NV 3.950% 3/29/27	200	189
INTL FLAVOR & FRAGRA 5.000% 9/26/48	274	233
JB HUNT TRANSPRT SVC 3.850% 3/15/24	100	98
JERSEY CENTRAL PWR 6.150% 6/01/37	30	29
KANSAS CITY POWER & 4.200% 3/15/48	60	49
KANSAS CITY SOUTHERN 4.700% 5/01/48	217	187
KEYCORP MTN V-D 4.789% 6/01/33	45	42
KINDER MORGAN INC/DE 5.050% 2/15/46	40	34
KLA CORP 3.300% 3/01/50	100	72
KRAFT HEINZ FOODS CO 4.375% 6/01/46	120	98
KRAFT HEINZ FOODS CO 4.625% 10/01/39	155	136
KROGER CO 4.450% 2/01/47	175	147
L3HARRIS TECH INC 1.800% 1/15/31	230	177
LASMO USA INC DTD 7.300% 11/15/27	70	74
LEAR CORP 2.600% 1/15/32	85	64

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
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Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
as of December 31, 2022

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LIFE STORAGE LP 2.400% 10/15/31	135	104
LIFE STORAGE LP 4.000% 6/15/29	214	192
LLOYDS BANKING GROUP 4.375% 3/22/28	200	190
LLOYDS TSB CONV V-S 3.511% 3/18/26	200	190
LOUISVILLE GAS & ELE 4.650% 11/15/43	100	86
LOWE'S COS INC 2.625% 4/01/31	230	191
LOWE'S COS INC 3.000% 10/15/50	225	143
LOWE'S COS INC 5.625% 4/15/53	124	119
LUBRIZOL CORP 6.500% 10/01/34	193	220
LYB INTL FINANCE BV 4.875% 3/15/44	170	142
MACQUARIE GROUP MTN 6.207% 11/22/24	231	233
MAGALLANES INC 5.141% 3/15/52	253	184
MANULIFE FINL CORP 3.703% 3/16/32	310	276
MARATHON PETROLEUM 4.700% 5/01/25	138	136
MARSH & MCLENNAN COS 4.375% 3/15/29	325	314
MASCO CORP 2.000% 10/01/30	90	70
MASCO CORP 6.500% 8/15/32	110	113
MASS MUTUAL LIFE 5.672% 12/01/52	154	152
MCDONALD'S CORP 4.200% 4/01/50	125	104
MCDONALD'S CORP 4.700% 12/09/35	101	97
MCDONALD'S CORP 6.300% 10/15/37	38	41
MDC HOLDINGS INC 2.500% 1/15/31	265	191
MEAD JOHNSON NUTRITI 4.600% 6/01/44	35	31
MEMORIAL HEALTH SERV 3.447% 11/01/49	310	225
MET LIFE GLOB MTN 3.300% 3/21/29	542	485
MICROCHIP TECH INC 0.983% 9/01/24	92	85
MICROCHIP TECHNOLOGY 2.670% 9/01/23	108	106
MICROSOFT CORP 3.041% 3/17/62	46	32
MID-AMERICA APARTMEN 1.700% 2/15/31	160	125
MIDMICHIGAN HEALTH 3.409% 6/01/50	90	62
MITSUBISHI UFJ FIN 2.048% 7/17/30	360	284
MITSUBISHI UFJ FIN 3.751% 7/18/39	290	236
MIZUHO FINANCIAL V-A 5.414% 9/13/28	425	425
MOODY'S CORPORATION 3.250% 5/20/50	210	145
* MORGAN STANLEY 3.125% 7/27/26	500	466
* MORGAN STANLEY 3.625% 1/20/27	544	513
MPLX LP 4.800% 2/15/29	139	133
MYLAN INC 5.400% 11/29/43	50	40
NATIONAL RETAIL PROP 3.600% 12/15/26	62	58

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
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as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
NATWEST GRP CONV V-A 7.472% 11/10/26	200	208
NISOURCE INC 1.700% 2/15/31	200	152
NOMURA HOLDINGS INC 2.648% 1/16/25	276	261
NOMURA HOLDINGS INC 2.679% 7/16/30	200	160
NORDEA BANK ABP 5.375% 9/22/27	200	201
NORDSTROM INC 4.000% 3/15/27	295	246
NORDSTROM INC 4.250% 8/01/31	331	237
NORFOLK SOUTHERN COR 3.942% 11/01/47	151	121
NORFOLK SOUTHERN COR 4.837% 10/01/41	235	216
NORTHEASTERN UNIVERS 2.894% 10/01/50	400	264
NORTHERN STATE PWR- 6.200% 7/01/37	50	54
NORTHERN STS PWR CO 4.500% 6/01/52	217	197
NORTHROP GRUMMAN COR 5.250% 5/01/50	335	330
NUCOR CORP 2.979% 12/15/55	50	31
NUTRIEN LTD 4.125% 3/15/35	100	86
NVENT FINANCE SARL 4.550% 4/15/28	98	90
NXP BV / NXP FDG LLC 2.500% 5/11/31	300	239
NXP BV / NXP FDG LLC 3.250% 5/11/41	425	296
NXP BV/NXP FDG LLC 3.150% 5/01/27	350	317
OFFICE PPTY INCOME 2.400% 2/01/27	280	205
OFFICE PPTY INCOME 2.650% 6/15/26	350	271
OHIO POWER COMPANY 2.900% 10/01/51	240	156
ONCOR ELECTRIC DELIV 3.100% 9/15/49	215	152
ORACLE CORP 1.650% 3/25/26	300	268
ORACLE CORP 3.850% 7/15/36	267	218
ORACLE CORP 3.950% 3/25/51	174	124
ORACLE CORP 4.000% 7/15/46	120	87
OTIS WORLDWIDE CORP 2.565% 2/15/30	200	168
PACIFIC GAS & 2.950% 3/01/26	105	96
PACIFIC GAS & ELECTR 1.700% 11/15/23	135	131
PACIFIC GAS & ELECTR 3.750% 8/15/42	50	34
PACIFIC GAS & ELECTR 4.300% 3/15/45	85	60
PACIFIC GAS & ELECTR 4.450% 4/15/42	200	149
PACIFIC GAS AND ELEC 3.450% 7/01/25	170	161
PECO ENERGY CO 2.800% 6/15/50	100	65
PENSKE TRUCK LEASING 5.875% 11/15/27	132	133
PEPPERDINE UNIV 3.301% 12/01/59	150	94
PG&E RECOV FND 5.536% 7/15/47	180	182
PG&E WILDFIRE RECOV 4.263% 6/01/38	125	116

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AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
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PG&E WILDFIRE RECOV 5.099% 6/01/54	150	141
PG&E WILDFIRE RECOV 5.212% 12/01/49	80	77
PHILLIPS 66 CO 3.150% 12/15/29	105	92
PHILLIPS 66 CO 3.550% 10/01/26	15	14
PHILLIPS 66 CO SR 3.605% 2/15/25	60	58
PHYSICIANS REALTY LP 2.625% 11/01/31	140	109
PIEDMONT HEALTHCARE 2.864% 1/01/52	245	153
PIONEER NATURAL RESO 1.900% 8/15/30	230	180
PLAINS ALL AMER PIPE 4.700% 6/15/44	130	99
PLAINS ALL AMER PIPE 5.150% 6/01/42	185	150
PRECISION CASTPARTS 3.900% 1/15/43	250	206
PRECISION CASTPARTS 4.375% 6/15/45	80	70
* PRINCIPAL FINANCIAL 3.700% 5/15/29	105	97
PROGRESS ENERGY INC 7.000% 10/30/31	50	55
PROLOGIS LP 2.875% 11/15/29	90	78
PROLOGIS LP 3.250% 6/30/26	23	22
PROV ST JOSEPH HLTH 2.746% 10/01/26	28	26
PSI ENERGY INC 6.120% 10/15/35	50	51
PUBLIC SERVICE COLOR 3.550% 6/15/46	27	20
PUBLIC SERVICE ELECT 2.250% 9/15/26	70	64
PUBLIC SERVICE ENTER 2.875% 6/15/24	400	386
PUBLIC STORAGE 1.950% 11/09/28	124	106
PUBLIC STORAGE 2.250% 11/09/31	104	83
QUALCOMM INC 4.500% 5/20/52	115	101
QUANTA SERVICES INC 2.350% 1/15/32	200	152
RAYTHEON TECH CORP 2.375% 3/15/32	273	221
RAYTHEON TECH CORP 4.350% 4/15/47	17	14
REALTY INCOME CORP 1.800% 3/15/33	145	104
REGENCY CENTERS LP 2.950% 9/15/29	180	151
REGENCY CENTERS LP 4.125% 3/15/28	200	186
REGENERON PHARMACEUT 1.750% 9/15/30	290	224
ROGERS COMM CONTRA 4.550% 3/15/52	140	0
ROGERS COMM INC 4.550% 3/15/52	140	109
ROPER TECHNOLOGIES 2.000% 6/30/30	130	104
ROYAL BK SCOTLND GRP 4.800% 4/05/26	200	196
RYDER SYSTEM INC 1.750% 9/01/26	271	238
S&P GLOBAL INC 2.900% 3/01/32	151	129
SABINE PASS LIQUEFAC 4.500% 5/15/30	220	204
SABRA HEALTH CARE LP 3.200% 12/01/31	230	171

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SAFEHOLD OPERATING 2.800% 6/15/31	245	188
SAN DIEGO G & E 2.950% 8/15/51	195	132
SAN DIEGO G & E 6.125% 9/15/37	80	81
SANTANDER CONV V-D 6.833% 11/21/26	200	203
SHELL INTERNATIONAL 5.500% 3/25/40	165	168
SOUTHERN CAL EDISON 3.650% 3/01/28	100	93
SOUTHERN CAL EDISON 4.050% 3/15/42	150	119
SOUTHERN CAL EDISON 4.125% 3/01/48	140	112
SOUTHERN CALIF EDISO 5.550% 1/15/36	100	92
SOUTHERN CALIF GAS 3.200% 6/15/25	150	145
SOUTHERN CO 3.250% 7/01/26	400	376
SOUTHERN CO GAS CAPI 3.150% 9/30/51	165	107
SOUTHERN CO GAS CAPI 3.950% 10/01/46	26	19
SOUTHERN POWER CO 5.150% 9/15/41	70	63
SOUTHWEST GAS CORP 3.800% 9/29/46	49	34
SOUTHWESTERN PUBLIC 4.500% 8/15/41	30	26
SPIRIT AIR 2017-1 PT 3.375% 2/15/30	58	50
STEEL DYNAMICS INC 1.650% 10/15/27	101	85
STELLANTIS FIN 5.625% 1/12/28	200	198
SUNOCO LOGISTICS PAR 3.900% 7/15/26	350	331
TAKEDA PHARMACEUTICA 3.025% 7/09/40	315	231
TAKEDA PHARMACEUTICA 3.175% 7/09/50	200	135
TAMPA ELECTRIC CO 4.450% 6/15/49	225	186
TARGA RES CORP 4.200% 2/01/33	80	69
TELEFONICA EMISIONES 4.665% 3/06/38	150	118
TEXAS HEALTH RESOURC 2.328% 11/15/50	200	114
THERMO FISHER SCIENT 2.000% 10/15/31	90	73
TIME WARNER CABLE IN 5.500% 9/01/41	200	166
TIME WARNER CABLE IN 5.875% 11/15/40	250	218
T-MOBILE USA INC 3.500% 4/15/25	350	336
TOLEDO EDISON COMPAN 6.150% 5/15/37	50	52
TOTAL CAPITAL INTL 2.986% 6/29/41	780	581
TOYOTA MOTOR CREDIT 3.375% 4/01/30	275	249
TRANS-CANADA PIPELIN 6.200% 10/15/37	60	61
TRI-STATE GENERATION 4.250% 6/01/46	37	27
TSMC GLOBAL LTD 4.625% 7/22/32	200	197
TUCSON ELECTRIC POWE 4.850% 12/01/48	125	107
TYSON FOODS INC 5.150% 8/15/44	80	74
UBS GROUP AG V-A 4.488% 5/12/26	355	347

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UBS GROUP AG V-A 4.703% 8/05/27	200	193
UDR INC 2.100% 8/01/32	250	184
UDR INC 2.950% 9/01/26	32	29
UNION CARBIDE CORP 7.750% 10/01/96	110	123
UNION ELECTRIC CO 2.950% 6/15/27	50	47
UNITED AIR 2013-1 A 4.300% 2/15/27	151	140
UNITED AIR 2016-1 AA 3.100% 7/07/28	147	133
UNITED AIR 2016-1 B 3.650% 1/07/26	50	46
UNITED AIR 2016-2 A 3.100% 10/07/28	257	208
UNITED AIR 2018-1 A 3.700% 3/01/30	360	300
UNITED AIR 2018-1 AA 3.500% 3/01/30	155	133
UNITED AIR 2018-1 B 4.600% 3/01/26	127	116
UNITED AIR 2019-1 A 4.550% 8/25/31	232	195
UNITED AIR 2019-1 AA 4.150% 8/25/31	216	191
UNITED AIR 2020-1 A 5.875% 10/15/27	339	334
UNITED TECHNOLOGIES 3.750% 11/01/46	105	81
UNITEDHEALTH GROUP 3.250% 5/15/51	200	143
UNITEDHEALTH GROUP 4.625% 7/15/35	124	120
UNITEDHEALTH GRP INC 5.875% 2/15/53	105	113
UNIV OF SOUTHERN CAL 3.226% 10/01/20	200	116
UNIVERSAL HEALTH SVC 2.650% 10/15/30	17	14
US BANCORP V-D 5.727% 10/21/26	128	130
VALERO ENERGY CORP 2.150% 9/15/27	134	117
VALERO ENERGY CORP 7.500% 4/15/32	21	24
VENTAS REALTY LP 3.250% 10/15/26	25	23
VERISK ANALYTICS INC 3.625% 5/15/50	200	138
VERIZON COMMUNICATIO 3.550% 3/22/51	200	142
VIRGINIA ELEC & POWE 3.800% 9/15/47	50	38
VMWARE INC 1.400% 8/15/26	680	593
VODAFONE GROUP PLC 5.000% 5/30/38	300	276
VORNADO REALTY LP 3.500% 1/15/25	70	65
VR BANCO SANTANDER 1.722% 9/14/27	200	171
VR BANK OF AMERICA 1.734% 7/22/27	450	394
VR BANK OF AMERICA 1.898% 7/23/31	160	123
VR BANK OF AMERICA 2.087% 6/14/29	219	184
VR BANK OF AMERICA 2.572% 10/20/32	345	270
VR BANK OF AMERICA 2.676% 6/19/41	675	454
VR BANK OF AMERICA 3.970% 3/05/29	81	75
VR BANK OF AMERICA 3.974% 2/07/30	3,400	3,088

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VR BANK OF AMERICA 4.330% 3/15/50	180	148
VR BANK OF MONTREAL 3.803% 12/15/32	67	59
VR BARCLAYS PLC 2.894% 11/24/32	200	152
VR CAPITAL ONE FINAN 1.878% 11/02/27	34	30
VR CITIGROUP INC 1.122% 1/28/27	500	436
VR CITIGROUP INC 2.520% 11/03/32	385	299
VR CITIGROUP INC 3.057% 1/25/33	133	107
VR CITIGROUP INC 3.668% 7/24/28	290	266
VR CITIGROUP INC 3.878% 1/24/39	50	41
VR CITIGROUP INC 4.412% 3/31/31	3,550	3,260
VR DEUTSCHE BANK NY 2.129% 11/24/26	220	194
VR DEUTSCHE BANK NY 2.222% 9/18/24	390	377
VR GOLDMAN SACHS 4.223% 5/01/29	1,260	1,174
VR GOLDMAN SACHS GRO 1.948% 10/21/27	61	53
VR GOLDMAN SACHS GRO 1.992% 1/27/32	400	305
VR GOLDMAN SACHS GRO 2.383% 7/21/32	290	225
VR GOLDMAN SACHS GRO 2.640% 2/24/28	234	208
VR GOLDMAN SACHS GRO 3.272% 9/29/25	500	482
VR GOLDMAN SACHS GRO 3.691% 6/05/28	639	594
VR HSBC HOLDINGS PLC 2.206% 8/17/29	220	178
VR HSBC HOLDINGS PLC 2.357% 8/18/31	320	245
* VR JPMORGAN CHASE & 4.005% 4/23/29	2,485	2,299
* VR JPMORGAN CHASE & 4.203% 7/23/29	600	559
VR LLOYDS BANKING GR 2.438% 2/05/26	300	279
VR MITSUBISHI UFJ FI 1.538% 7/20/27	310	269
VR MIZUHO FINANCIAL 1.234% 5/22/27	284	246
* VR MORGAN STANLEY 1.794% 2/13/32	470	353
* VR MORGAN STANLEY 2.475% 1/21/28	211	187
* VR MORGAN STANLEY 3.622% 4/01/31	200	175
* VR MORGAN STANLEY 4.431% 1/23/30	137	128
* VR MORGAN STANLEY 4.457% 4/22/39	135	119
VR NORTHERN TRUST CO 3.375% 5/08/32	38	35
VR ROYAL BK SCOTLND 3.754% 11/01/29	236	219
VR ROYAL BK SCOTLND 4.445% 5/08/30	235	213
VR SANTANDER UK GROU 1.673% 6/14/27	270	230
VR WESTPAC BANKING 2.894% 2/04/30	250	229
VR WESTPAC BANKING 4.322% 11/23/31	120	113
WALT DISNEY COMPANY/ 7.625% 11/30/28	100	113
WASTE MANAGEMENT INC 4.150% 4/15/32	163	155

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WELLS FARGO & COMPAN 4.300% 7/22/27	148	142
WELLS FARGO & COMPAN 4.900% 11/17/45	67	58
WELLS FARGO MTN V-D 4.808% 7/25/28	306	299
WELLTOWER INC 4.250% 4/01/26	100	97
WESTPAC BANKING CORP 3.133% 11/18/41	175	115
WISCONSIN ENERGY COR 3.550% 6/15/25	29	28
WORKDAY INC 3.500% 4/01/27	225	210
WP CAREY INC 2.450% 2/01/32	180	141
WP CAREY INC 4.250% 10/01/26	300	289
WW GRAINGER INC 4.600% 6/15/45	91	83
XCEL ENERGY INC 3.400% 6/01/30	200	178
XILINX INC 2.375% 6/01/30	584	491
YALE-NEW HAVEN HLTH 2.496% 7/01/50	210	126
ZOETIS INC 2.000% 5/15/30	190	154
Total Corporate Debt Instruments		\$ 91,974

Common Stocks

10X GENOMICS INC	107	3,904
ACADEMY SPORTS & OUTDOORS INC	27	1,403
ACCO BRANDS CORP	169	947
ACI WORLDWIDE INC	75	1,730
ADOBE INC	11	3,649
ADTRAN HOLDINGS INC	103	1,929
ADVANCE AUTO PTS INC	13	1,911
AERCAP HOLDINGS NV	85	4,948
AGCO CORP COM	9	1,268
AIR LEASE CORP	45	1,739
AIR PRODS & CHEMS INC COM	39	12,114
AIRBNB INC	58	4,918
ALASKA AIR GROUP INC	59	2,522
ALBANY INTL CORP NEW CL A	21	2,098
ALEXANDER & BALDWIN INC	64	1,198
ALIGN TECHNOLOGY INC	53	11,096
ALLEGRO MICROSYSTEMS INC	31	919
ALLIANT ENERGY CORPORATION	36	1,991
ALPHABET INC CL C	86	7,634
ALTRIA GROUP INC	155	7,077
AMAZON COM INC COM	340	28,623

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AMERICAN ASSETS TRUST INC	70	1,848
* AMERICAN EXPRESS CO	4,427	654,158
AMERICAN TOWER CORP	26	5,483
AMERICAN WOODMARK CORP COM	23	1,145
AMERICOLD REALTY TRUST INC REIT	64	1,806
ANTERO RESOURCES CORP	27	837
APPLE INC	114	14,819
ARAMARK	63	2,612
ARGENX SE-ADR	2	644
ARMSTRONG WORLD INDUSTRIES INC	21	1,458
ASBURY AUTOMOTIVE GROUP INC	3	556
ASCENDIS PHARMA A/S-ADR	12	1,514
ASPEN TECHNOLOGY INC	5	1,089
ASSURED GUARANTY LTD USD 1.0	24	1,500
ASTRAZENECA PLC ADR	42	2,877
AT & T INC	181	3,324
ATLANTIC UNION BANKSHARES CORP	56	1,966
ATLISSIAN CORPORATION CL A	94	12,072
ATRICURE INC	23	1,030
AUTOLIV INC COM	30	2,267
AXALTA COATING SYSTEMS LTD	131	3,321
AXON ENTERPRISE INC	5	763
AZEK CO INC/THE	100	2,027
BANC OF CALIFORNIA INC	88	1,399
BANK OF AMERICA CORP	134	4,433
BAXTER INTL INC	60	3,034
BELDEN INC	24	1,748
BENTLEY SYSTEMS INC	45	1,663
* BERKSHIRE HATHAWAY INC.	60	18,508
BJ'S WHOLESALE CLUB HOLDINGS	27	1,786
* BLACKROCK INC	17	11,877
BLOCK INC CL A	304	19,086
BOOZ ALLEN HAMILTON HOLDING CL A	9	941
BOSTON SCIENTIFIC CORP COM	75	3,464
BP PLC - ADR	158	5,503
BRADY CORP	9	444
BRIGHTVIEW HOLDINGS INC	119	818
BRISTOL MYERS SQUIBB CO	58	4,162
BROWN & BROWN INC	21	1,213

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BRP GROUP INC	66	1,656
BRUNSWICK CORP	22	1,550
CACI INTL INC FORMERLY CACI INC TO	6	1,871
CACTUS INC	20	1,005
CADENCE BANK	55	1,348
CANADIAN NAT RES LTD	51	2,810
CENTERSPACE	22	1,301
CENTURY COMMUNITIES INC	30	1,523
CHARLES RIVER LABORATORIES	4	850
CHARTER COMMUNICATIONS INC-A	16	5,297
CHEMED CORP NEW	2	1,021
CHEVRON CORP	84	15,041
CHORD ENERGY CORPORATION	11	1,496
CINCINNATI FINANCIAL CORP	60	6,103
CISCO SYSTEMS INC	175	8,320
CITIGROUP INC.	213	9,631
CLEAN HARBORS INC	11	1,252
CLEARWATER ANALYTICS HLDGS INC	34	645
CLOUDFLARE INC	211	9,557
COGNEX CORP	18	824
COMCAST CORP CLASS A	153	5,342
CONAGRA BRANDS INC	104	4,031
CONCENTRIX CORP	13	1,795
CONOCOPHILLIPS	53	6,238
COOPER COS INC COM NEW	7	2,197
CORPORATE OFFICE PROPERTIES COM	73	1,889
COSTAR GROUP, INC	251	19,432
COSTCO WHOLESALE CORP	9	4,266
CROWDSTRIKE HOLDINGS INC	21	2,183
CROWN CASTLE INC REIT	69	9,347
CROWN HLDGS INC	46	3,792
CTS CORP	36	1,411
CULLEN FROST BANKERS INC COM	18	2,355
CVS HEALTH CORPORATION	61	5,658
CYBER-ARK SOFTWARE LTD/ISRAE	8	985
D R HORTON INC COM	30	2,711
DATADOG INC	127	9,321
DECKERS OUTDOOR CORP	4	1,673
DELTA AIR LINES INC	118	3,889

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DENTSPLY SIRONA INC	88	2,816
DEXCOM INC	300	33,908
DIAGEO PLC - ADR	56	10,059
DIAMONDBACK ENERGY INC	16	2,128
DOMINION ENERGY INC	138	8,464
DOORDASH INC	151	7,370
DRIVEN BRANDS HOLDINGS INC	67	1,830
DUPONT DE NEMOURS INC	59	4,048
EAGLE MATLS INC	16	2,157
EASTERN BANKSHARES INC	84	1,443
ECOVYST INC	253	2,243
EDISON INTL COM	66	4,192
EDWARDS LIFESCIENCES CORP	81	6,058
ELASTIC NV	12	618
ELEMENT SOLUTIONS INC	114	2,071
EMCOR GROUP INC COM	12	1,822
ENCOMPASS HEALTH CORP	22	1,286
ENCORE WIRE CORP	7	932
ENPHASE ENERGY INC	11	3,013
ENTEGRIS INC	12	754
ENVISTA HOLDINGS CORP	33	1,104
EPLUS INC	27	1,204
ESAB CORP	49	2,303
FASTENAL CO	152	7,215
FEDEX CORPORATION	27	4,669
FIDELITY NATL INFORMATION SVCS INC	151	10,250
FIRST CTZNS BANCSHARES INC CL A	3	1,900
FIRST INDL RLTY TR INC COM	37	1,773
FIRST INTERSTATE BANCSYSTEM IN	34	1,321
FIRSTENERGY CORP COM	109	4,584
FIVE BELOW INC	9	1,623
FLOOR & DECOR HOLDINGS INC	136	9,495
FLYWIRE CORP	32	788
FMC CORP COM NEW	8	1,061
FOCUS FINANCIAL PARTNERS INC	27	1,021
FORTUNE BRANDS INNOVATIONS INC	19	1,087
FULLER H B CO	19	1,372
GATX CORP	15	1,614
GENERAL MOTORS CO	138	4,630

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(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
GENTHERM INC	8	520
GFL ENVIRONMENTAL INC-SUB VT	80	2,338
GLOBAL PMTS INC W/I	37	3,719
GLOBAL-E ONLINE LTD	19	392
GSK PLC SPONS ADR	107	3,749
GUARDANT HEALTH INC	—	0
HAEMONETICS CORP MASS	18	1,391
HALEON PLC SPONS ADR	405	3,240
HAMILTON LANE INC	29	1,846
HANCOCK WHITNEY CORP	37	1,777
HEALTHEQUITY INC	9	561
HENRY JACK & ASSOC INC COM	6	1,018
HEXCEL CORP NEW COM	62	3,673
HOME DEPOT INC	13	4,117
HORIZON THERAPEUTICS PLC	37	4,198
HOSTESS BRANDS INC	75	1,687
HOULIHAN LOKEY INC	8	698
HOWARD HUGHES CORP/THE	27	2,052
HUBBELL INCORPORATED	8	1,911
HURON CONSULTING GROUP INC	24	1,758
ICF INTERNATIONAL INC	12	1,218
ICU MED INC COM	10	1,653
IDACORP INC	18	1,888
INGREDION INC	28	2,743
INNOVATIVE INDUSTRIAL PROPER	8	861
INSPIRE MEDICAL SYSTEMS INC	5	1,159
INTEGER HOLDINGS CORP	32	2,198
INTEGRA LIFESCIENCES HOLDING	44	2,472
INTEGRAL AD SCIENCE HOLDING CO	68	593
INTERNATIONAL BANCSHARES CRP	31	1,419
INTERNATIONAL GENERAL INSURANC	132	1,056
INTRA-CELLULAR THERAPIES INC	19	1,005
INTUIT COM	39	15,220
IQVIA HOLDINGS INC	21	4,229
ITT INC	19	1,541
IVERIC BIO INC	31	672
J & J SNACK FOODS CORP	12	1,853
JAZZ PHARMACEUTICALS PLC	24	3,877
JFROG LTD	34	723

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AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
as of December 31, 2022

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JOHN BEAN TECHNOLOGIES CORP	12	1,118
JOHNSON & JOHNSON	90	15,862
* JPMORGAN CHASE & CO	59	7,900
KEMPER CORP	41	2,005
KIMCO REALTY CORP REIT	49	1,047
KONTOOR BRANDS INC	48	1,913
KROGER CO	110	4,910
LAM RESEARCH CORP COM	26	11,098
LATTICE SEMICONDUCTOR CORP	22	1,410
LEGEND BIOTECH CORP-ADR	23	1,148
LEONARDO DRS INC	12	158
LESLIE'S INC	58	714
LITHIA MOTORS INC CL A COM	11	2,264
LOWES COS INC	56	11,114
LUXFER HOLDINGS PLC	72	989
LXP INDUSTRIAL TRUST REIT	94	944
MACOM TECHNOLOGY SOLUTIONS H	16	995
MAGNA INTL INC CL A	34	1,938
MAGNOLIA OIL & GAS CORP CL A	80	1,865
MARRIOTT VACATIONS WORLDWIDE C	9	1,238
MASTERCARD INC	14	4,985
MATADOR RESOURCES CO	30	1,729
MATCH GROUP INC NEW	207	8,605
MATIV HOLDINGS INC	82	1,716
MEDTRONIC PLC	45	3,513
MERCK & CO INC NEW	103	11,470
MERIT MEDICAL SYS INC	23	1,603
META PLATFORMS INC CL A	64	7,719
MICRON TECHNOLOGY INC	40	2,006
MICROSOFT CORP	64	15,312
MIDDLEBY CORP	6	823
MONRO INC	39	1,743
MOOG INC CL A	25	2,150
MYT NETHERLANDS PARENT BV ADR	34	303
NATIONAL INSTRS CORP COM	39	1,430
NATIONAL RETAIL PPTYS INC	21	957
NATIONAL STORAGE AFFILIATES TR	32	1,145
NATIONAL VISION HOLDINGS INC	46	1,764
NESTLE S.A. REGISTERED SHARES - ADR	58	6,703

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as of December 31, 2022

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NETFLIX INC	59	17,375
NEW JERSEY RES CORP	25	1,260
NEW RELIC INC	15	847
NEW YORK CMNTY BANCORP INC	382	3,281
NEWMONT CORP	65	3,074
NICE LTD - SPON ADR	9	1,808
NIKE INC CL B	29	3,413
NINTENDO CO., LTD. - ADR	548	5,711
NMI HOLDINGS INC	67	1,399
NORFOLK SOUTHERN CORP	34	8,278
NORTHWESTERN CORP	34	2,019
NVIDIA CORP	89	13,032
ONTO INNOVATION INC	17	1,186
ORION ENGINEERED CARBONS SA	56	1,000
OWENS & MINOR INC COM	50	980
PAPA JOHNS INTL INC COM	24	1,960
PARAGON 28 INC	36	678
PAYCHEX INC	77	8,926
PAYLOCITY HOLDING CORP	9	1,709
PAYPAL HOLDINGS INC	29	2,100
PDC ENERGY INC	28	1,781
PEBBLEBROOK HOTEL TRUST	102	1,370
PERELLA WEINBERG PARTNERS	200	1,960
PERFICIENT INC	12	830
PERFORMANCE FOOD GROUP CO	21	1,238
PFIZER INC	283	14,525
PHILIP MORRIS INTERNATIONAL IN	69	7,033
PHILLIPS EDISON & CO INC	47	1,486
PINNACLE FINL PARTNERS INC	26	1,900
PJT PARTNERS INC	12	862
PLANET FITNESS INC	17	1,363
POOL CORPORATION	3	1,034
PORTLAND GEN ELEC CO	24	1,187
POST HOLDINGS INC	12	1,097
POTLATCHDELTIC CORP	32	1,390
POWERSCHOOL HOLDINGS INC	84	1,943
PREMIER INC	26	922
PROASSURANCE CORPORATION	138	2,405
PROGRESS SOFTWARE CORP	42	2,113

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PROGRESSIVE CORP OHIO	96	12,477
PTC THERAPEUTICS INC	21	802
PULTE GRP INC	60	2,742
RADIUS GLOBAL INFRASTRUCTURE I	155	1,837
RAMBUS INC DEL COM	38	1,376
REGAL REXNORD CORP	7	888
REINSURANCE GROUP AMER CLASS A NEW	32	4,557
RENAISSANCERE HOLDINGS COM	14	2,462
ROYAL DUTCH SHELL PLC ADR	84	4,796
RPM INTERNATIONAL INC	7	682
RPT REALTY	171	1,720
S&P GLOBAL INC	17	5,628
SAIA INC	4	902
SALESFORCE INC	28	3,748
SAREPTA THERAPEUTICS INC	70	9,130
* SCHWAB CHARLES CORP NEW	111	9,225
SCIENCE APPLICATIONS INTERNATI	22	2,463
SEA LTD-ADR	128	6,652
SEACOAST BANKING CORP/FL	76	2,364
SEALED AIR CORP COM	43	2,120
SERVICENOW INC	88	34,173
SHOCKWAVE MEDICAL INC	2	473
SHOPIFY INC - A W/I	385	13,368
SHUTTERSTOCK INC	29	1,531
SIGNATURE BANK	4	495
SILK ROAD MEDICAL INC	30	1,580
SIRIUSPOINT LTD	145	856
SITIO ROYALTIES CORP CL A	56	1,615
SM ENERGY CO	22	777
SMARTSHEET INC	22	854
SMITH A O CORP CL B	19	1,105
SNOWFLAKE INC	89	12,855
SONOS INC	44	751
SPECTRUM BRANDS HLDGS INC NEW	21	1,273
SPIRE INC	12	818
SPROUT SOCIAL INC	12	678
STARBUCKS CORP COM	111	11,009
STERLING CHECK CORP	70	1,089
SYNAPTICS INC	10	952

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as of December 31, 2022

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SYNEOS HEALTH INC	87	3,190
SYNOVUS FINANCIAL CORP	37	1,404
TARGET CORP	68	10,186
TERADYNE INC	40	3,467
TETRA TECH INC NEW	7	987
TEXAS CAP BANCSHARES INC	31	1,866
TEXAS INSTRUMENTS INC	79	13,017
TEXAS ROADHOUSE, INC COMMON STOCK	20	1,832
THERMON GROUP HOLDINGS INC	57	1,138
T-MOBILE US INC	69	9,604
TOPGOLF CALLAWAY BRANDS CORP	98	1,934
TRADE DESK INC/THE	56	2,531
TRANSUNION	40	2,248
TRI POINTE HOMES INC	85	1,571
TRIMAS CORP	83	2,309
TRIUMPH FINANCIAL INC	17	813
TYLER TECHNOLOGIES INC	6	1,994
TYSON FOODS INC CL A DEL	52	3,253
UBER TECHNOLOGIES INC	496	12,273
UGI CORP NEW COM	99	3,685
ULTA BEAUTY, INC	7	3,466
UNIFIRST CORP MASS	9	1,819
UNITED NAT FOODS INC	36	1,413
UNITED PARCEL SERVICE-CL B	60	10,497
URBAN EDGE PROPERTIES-W/I	116	1,632
VAIL RESORTS INC COM	5	1,263
VERIZON COMMUNICATIONS	192	7,560
VERTIV HOLDINGS LLC CL A	103	1,411
VIATRIS INC	189	2,103
VIAVI SOLUTIONS INC	131	1,377
VISA INC-CLASS A SHRS	195	40,524
VISTEON CORP/NEW	17	2,233
VONTIER CORP	160	3,101
VOYA FINANCIAL INC	15	948
WALT DISNEY CO	69	6,030
WARNER MUSIC GROUP CORP	348	12,195
WEBSTER FINL CORP WATERBURY CONN	27	1,284
WELLS FARGO & CO	119	4,901
WESTROCK CO	53	1,868

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as of December 31, 2022

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WEX INC	8	1,391
WHITE MTNS INS GROUP	1	1,588
WIDOPENWEST INC	76	694
* WILLIS TOWERS WATSON PUB LTDCO	20	4,795
WINTRUST FINL CORP	23	1,921
WNS HOLDINGS LTD ADR	44	3,537
WORKIVA INC	16	1,302
WYNDHAM HOTELS & RESORTS INC	15	1,100
YETI HOLDINGS INC	17	702
ZEBRA TECHNOLOGIES CORP CL A	10	2,679
ZIFF DAVIS INC	20	1,571
ZOETIS INC	28	4,145
ZURN ELKAY WATER SOLUTIONS CORP	66	1,398
Total Common Stocks		\$ 1,955,034

U.S. Government and Agency Obligations

FHLMC PL #841090 2.862% 10/01/46	254	254
FHLMC PL #SD1100 2.500% 5/01/52	276	236
FHLMC PL #SD1217 2.000% 3/01/52	415	340
FHLMC PL #SD1658 2.500% 4/01/52	1,888	1,602
FHLMC PL #SD8219 2.500% 6/01/52	1,506	1,276
FHLMC PL #SD8265 4.000% 11/01/52	2,090	1,960
FHLMC PL #WA1626 3.450% 8/01/32	1,022	944
FHLMC POOL #G60722 3.000% 10/01/46	337	302
FHLMC POOL #J36413 3.000% 2/01/32	845	805
FHLMC POOL #Q42018 3.500% 7/01/46	169	157
FHLMC POOL #QD0878 2.500% 11/01/51	1,359	1,162
FHLMC POOL #RB5039 3.500% 3/01/40	1,196	1,117
FHLMC POOL #SB0378 3.500% 4/01/34	516	497
FHLMC POOL #SD0397 2.500% 7/01/50	1,235	1,064
FHLMC POOL #SD8037 2.500% 1/01/50	1,171	1,001
FHLMC POOL #SD8194 2.500% 1/01/52	1,838	1,558
FHLMC POOL #ZA5297 4.000% 3/01/48	222	211
FHLMC POOL #ZM0724 4.000% 1/01/46	715	684
FHLMC POOL #ZM6956 4.500% 6/01/48	770	756
FHLMC POOL #ZS4735 3.500% 9/01/47	331	302
FNMA #BM6347 V-M 2.883% 2/01/41	278	281
FNMA PL #BM7037 V-M 1.754% 3/01/32	900	725

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FNMA PL #BS3634	1.770%	11/01/31	1,000	800
FNMA PL #BS4030	1.960%	1/01/32	1,200	985
FNMA PL #BS4525	1.940%	1/01/32	1,000	810
FNMA PL #BS4563	2.010%	1/01/32	1,000	819
FNMA PL #BS4654	2.390%	3/01/32	888	756
FNMA PL #BS6258	3.700%	8/01/32	900	846
FNMA PL #BS6339	3.800%	9/01/32	673	637
FNMA PL #BS6742	3.585%	11/01/29	1,307	1,239
FNMA PL #BV5578	3.000%	5/01/52	1,491	1,308
FNMA PL #CA5702	2.500%	5/01/50	815	698
FNMA PL #CA5969	2.500%	6/01/50	281	241
FNMA PL #CA6635	2.500%	8/01/50	382	329
FNMA PL #CA7743	2.500%	11/01/50	1,505	1,275
FNMA PL #CB2097	3.000%	11/01/51	2,216	1,946
FNMA PL #CB2857	2.500%	2/01/52	288	246
FNMA PL #FM3041	5.500%	8/01/49	192	196
FNMA PL #FM8216	4.000%	11/01/48	313	300
FNMA PL #FM8603	4.000%	9/01/49	186	177
FNMA PL #FS0795	3.000%	1/01/42	1,031	929
FNMA PL #FS1507	3.000%	2/01/52	2,256	1,980
FNMA PL #FS1590	2.500%	4/01/52	352	299
FNMA PL #FS1938	2.500%	2/01/52	400	341
FNMA PL #MA4623	2.500%	5/01/52	2,231	1,890
FNMA PL #MA4782	3.500%	10/01/52	1,437	1,305
FNMA PL #MA4783	4.000%	10/01/52	2,031	1,905
FNMA POOL #AM7514	3.070%	2/01/25	2,900	2,799
FNMA POOL #AM7901	3.360%	2/01/30	86	80
FNMA POOL #AM8572	2.750%	4/01/25	3,378	3,232
FNMA POOL #AM8856	2.920%	6/01/30	4,417	3,998
FNMA POOL #AM9491	3.550%	8/01/30	119	111
FNMA POOL #AM9567	2.970%	7/01/24	1,337	1,294
FNMA POOL #AN5935	3.130%	7/01/27	910	859
FNMA POOL #AN6026	2.980%	6/01/27	753	706
FNMA POOL #AN6850	3.220%	9/01/32	1,000	881
FNMA POOL #AN7596	3.160%	6/01/30	1,309	1,208
FNMA POOL #AS5469	4.000%	7/01/45	966	925
FNMA POOL #AS8984	4.500%	3/01/47	273	268
FNMA POOL #BK8753	4.500%	6/01/49	287	279
FNMA POOL #BL0907	3.880%	12/01/28	1,350	1,308

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FNMA POOL #BL3217 3.330% 7/01/34	2,198	1,985
FNMA POOL #BL4333 2.520% 11/01/29	1,445	1,282
FNMA POOL #BL4791 2.710% 11/01/29	999	900
FNMA POOL #BL5353 2.715% 6/01/28	1,959	1,797
FNMA POOL #BM3375 4.000% 1/01/48	518	496
FNMA POOL #BM3499 4.000% 3/01/48	1,545	1,474
FNMA POOL #BR0999 2.500% 5/01/51	2,318	1,964
FNMA POOL #BU0992 3.000% 11/01/51	1,309	1,170
FNMA POOL #BU0993 3.000% 11/01/51	1,336	1,191
FNMA POOL #FM1000 3.000% 4/01/47	91	81
FNMA POOL #FM1218 3.500% 7/01/34	134	129
FNMA POOL #FM2096 3.500% 11/01/49	1,738	1,597
FNMA POOL #FM5819 4.000% 2/01/48	394	374
FNMA POOL #FM7372 3.500% 4/01/40	1,352	1,263
FNMA POOL #FM8599 3.500% 1/01/35	497	479
FNMA POOL #FM8968 3.000% 4/01/48	270	245
FNMA POOL #FM9427 4.000% 7/01/49	650	621
FNMA POOL #FM9461 3.500% 11/01/51	443	404
FNMA POOL #FM9473 3.000% 8/01/41	1,651	1,498
FNMA POOL #FM9559 3.000% 1/01/40	1,753	1,587
FNMA POOL #FM9728 2.500% 11/01/51	408	348
FNMA POOL #FM9995 4.000% 9/01/41	1,296	1,226
FNMA POOL #FS0569 3.500% 3/01/42	2,257	2,118
FNMA POOL #MA3683 3.500% 6/01/39	1,442	1,347
FNMA POOL #MA4208 2.000% 11/01/50	1,311	1,072
FNMA POOL #MA4305 2.000% 3/01/51	405	331
FNMA POOL #MA4306 2.500% 3/01/51	797	677
GNMA II #CA0265 V- 3.03001% 12/20/70	1,190	1,065
GNMA II POOL #MA7534 2.500% 8/20/51	3,798	3,299
GNMA II POOL #MA7649 2.500% 10/20/51	969	841
GNMA POOL #784044 4.990% 11/20/37	984	979
GNMA POOL #784045 4.500% 7/20/45	465	457
GNMA POOL #784602 4.000% 5/20/38	798	761
GNMA POOL #BA7567 4.500% 5/20/48	174	169
GNMA POOL #BI0416 4.500% 11/20/48	237	232
GNMA POOL #BJ1318 5.000% 5/20/49	677	690
GNMA POOL #BK7169 5.000% 12/20/48	231	233
GNMA POOL #BL7729 5.000% 5/20/49	416	426
GNMA POOL #BM9692 4.500% 7/20/49	512	498

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RFCSP STRIP PRINCIPAL	1/15/30		500	365
TENN VAL AUTH CPN STRIP	3/15/32		300	194
TENN VALLEY AUTH	4.250% 9/15/65		124	108
TENN VALLEY AUTH	4.625% 9/15/60		70	65
TREAS INFL IND BD	0.125% 1/15/30		397	357
TVA PRIN STRIP	6/15/35		500	280
U.S. TREASURY BONDS	2.250% 2/15/52		7,070	4,916
U.S. TREASURY BONDS	3.000% 8/15/52		333	274
U.S. TREASURY BONDS	3.375% 8/15/42		291	260
U.S. TREASURY NOTES	2.750% 5/31/29		2,430	2,258
U.S. TREASURY NOTES	2.750% 8/15/32		1,572	1,431
U.S. TREASURY NOTES	2.875% 4/30/29		3,320	3,109
U.S. TREASURY NOTES	2.875% 5/15/32		1,740	1,603
U.S. TREASURY NOTES	3.125% 8/31/27		1,133	1,090
US TREAS SEC STRIPPED			300	206
US TREAS SEC STRIPPED	5/15/33		900	591
US TREAS SEC STRIPPED	11/15/32		1,000	669
US TREAS SEC STRIPPED	11/15/33		900	577
US TREASURY BOND	1.125% 5/15/40		200	125
US TREASURY BOND	1.250% 5/15/50		3,562	1,917
US TREASURY BOND	1.625% 11/15/50		390	232
US TREASURY BOND	1.750% 8/15/41		4,743	3,246
US TREASURY BOND	1.875% 2/15/41		285	201
US TREASURY BOND	1.875% 2/15/51		1,839	1,169
US TREASURY BOND	1.875% 11/15/51		2,985	1,890
US TREASURY BOND	2.000% 2/15/50		95	63
US TREASURY BOND	2.000% 8/15/51		1,901	1,245
US TREASURY BOND	2.250% 8/15/46		5,289	3,743
US TREASURY BOND	2.250% 8/15/49		1,870	1,315
US TREASURY BOND	2.375% 2/15/42		3,265	2,493
US TREASURY BOND	2.375% 11/15/49		185	134
US TREASURY BOND	2.500% 5/15/46		3,350	2,499
US TREASURY BOND	2.750% 8/15/42		910	732
US TREASURY BOND	2.750% 11/15/42		1,170	938
US TREASURY BOND	2.875% 8/15/45		105	85
US TREASURY BOND	3.000% 2/15/47		74	61
US TREASURY BOND	3.000% 2/15/48		80	66
US TREASURY BOND	3.000% 5/15/42		470	395
US TREASURY BOND	3.000% 11/15/44		119	98

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AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date			Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
US TREASURY BOND	3.125%	2/15/43	2,000	1,706
US TREASURY BOND	3.125%	11/15/41	1,500	1,296
US TREASURY BOND	3.375%	5/15/44	1,659	1,463
US TREASURY BOND	3.500%	2/15/39	2,190	2,057
US TREASURY BOND	3.625%	2/15/44	1,000	917
US TREASURY BOND	3.625%	8/15/43	2,700	2,482
US TREASURY BOND	3.750%	8/15/41	9,790	9,285
US TREASURY BOND	3.750%	11/15/43	470	441
US TREASURY BOND	4.375%	2/15/38	445	466
US TREASURY BOND	4.375%	5/15/41	1,160	1,202
US TREASURY BOND	4.500%	2/15/36	777	829
US TREASURY NOTE	0.625%	8/15/30	650	512
US TREASURY NOTE	0.750%	4/30/26	590	527
US TREASURY NOTE	0.875%	6/30/26	614	549
US TREASURY NOTE	0.875%	9/30/26	79	70
US TREASURY NOTE	0.875%	11/15/30	2,790	2,230
US TREASURY NOTE	1.125%	2/15/31	8,895	7,250
US TREASURY NOTE	1.250%	3/31/28	18,630	16,192
US TREASURY NOTE	1.250%	6/30/28	3,972	3,435
US TREASURY NOTE	1.250%	8/15/31	3,310	2,684
US TREASURY NOTE	1.375%	11/15/31	1,396	1,137
US TREASURY NOTE	1.500%	1/31/27	1,174	1,060
US TREASURY NOTE	1.500%	2/15/30	1,990	1,696
US TREASURY NOTE	1.625%	5/15/31	1,550	1,304
US TREASURY NOTE	1.750%	12/31/26	442	405
US TREASURY NOTE	1.875%	2/15/32	7,080	6,006
US TREASURY NOTE	2.000%	6/30/24	81	78
US TREASURY NOTE	2.250%	2/15/27	13,712	12,760
US TREASURY NOTE	2.250%	11/15/24	52	50
US TREASURY NOTE	2.250%	11/15/25	46	44
US TREASURY NOTE	2.500%	2/28/26	50	47
US TREASURY NOTE	2.500%	5/15/24	74	72
US TREASURY NOTE	2.875%	4/30/25	115	111
US TREASURY SEC STRIPPED			1,775	1,174
VR FNMA POOL #AL7395	5.544%	9/01/55	1,235	1,265
FNMA PL #FS0882	2.500%	3/01/52	1,430	1,223
Total U.S. Government and Agency Obligations			\$	219,770

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Common/Collective Trusts		
* AMEX R/VANGUARD FIDUCIARY EXT MKT	3,747	427,330
* AMEX R/VANGUARD FIDUCIARY INTL STK	1,012	111,115
* AMEX R/VANGUARD FIDUCIARY TOT BD	840	84,804
* BLACKROCK INSTL/MSCI EAFE SMALL CAP	3,468	88,149
* BLACKROCK INSTL/U S TREAS INFLATION	3,592	40,027
* COLUMBIA TRUST GOV MONEY MKT FUND	57,281	57,281
* FIAM GRP TR FOR/CORE PLUS COMMINGLE	4,663	100,390
LOOMIS SAYLES CORE PLUS FULL DISC TR	4,495	100,380
* MSIM/INTERNATIONAL EQUITY II TRUST	8,452	310,152
NEUBERGER BERMA/EMERGING MKTS EQUIT	5,763	65,875
* VANGUARD EMPLOYEE BENEFIT INDEX #528	2,315	1,119,149
ALLSPRING DISCOVERY CIT N	8,145	86,726
Total Common/Collective Trusts		\$ 2,591,378
Mutual Funds		
AMER FNDS EUROPAC GROW-R6 #2616	6,887	337,685
DFA EMERGING MARKETS VALUE FD #5095	2,205	58,322
Total Mutual Funds		\$ 396,007
Self-Directed Brokerage Accounts		
CASH EQUIVALENTS		27,711
* COMMON STOCK		7,324
MUTUAL FUNDS		105,006
UNIT INVESTMENT TRUSTS		111
Total Self-Directed Brokerage Accounts		\$ 140,152
Other Investments		
<i>Asset-Backed Securities</i>		
20 TSQ GRO CMO V-M 3.100% 5/15/35	1,400	1,191
ACC TRUST 0.740% 11/20/23	—	0
AMERICAN HOMES 4 REN 3.467% 4/17/52	343	327
AMERICAN HOMES 4 REN 3.678% 12/17/36	638	614
AMERICAN HOMES 4 REN 3.786% 10/17/36	428	413
AMERICAN HOMES 4 REN 4.407% 4/17/52	720	687
AMERICAN HOMES 4 REN 5.639% 4/17/52	150	146

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AMERICAN HOMES 4 REN 6.070% 10/17/45	142	138
AMERICREDIT AUTO ABS 5.320% 4/18/28	285	280
AMERICREDIT AUTOMOBIL 1.590% 10/20/25	1,100	1,064
AMSR TRUST 1.355% 11/17/37	265	237
AMSR TRUST 1.527% 8/17/26	1,390	1,190
AMSR TRUST 1.806% 9/17/37	1,845	1,651
AMSR TRUST 1.953% 6/17/38	395	325
AXIS EQUIPMENT FINANCIAL 1.640% 10/20/27	606	574
BANK OF AMERICA ABS 5.000% 4/17/28	200	202
BB-UBS TRUST 3.430% 11/05/36	1,350	1,255
BUSINESS JET SECURIT 2.162% 4/15/36	442	388
BUSINESS JET SECURIT 2.981% 11/15/35	329	300
BXP TRUST 3.379% 6/13/39	1,000	890
CAMILLO 2016-SFR1 5.000% 12/05/23	346	356
CAPITAL ONE MULTI-AS 1.040% 11/16/26	372	346
CARMAX AUTO OWNER TR 2.340% 11/17/25	2,070	1,991
CASCADE MH ASSET TRUST 1.753% 2/25/46	950	807
CF HIPPOLYTA ISSUER 1.530% 3/15/61	1,012	875
CF HIPPOLYTA ISSUER 1.690% 7/15/60	114	102
CITIGROUP COMMERCIAL 4.371% 9/10/46	929	919
COLONY AMERICAN FINANCIAL 1.358% 8/15/53	162	143
COMM MORTGAGE TRUST 3.759% 8/10/48	313	299
COMM MORTGAGE TRUST 3.902% 7/10/50	700	671
COREVEST ABS V-M 4.744% 6/15/55	1,185	1,156
CPS AUTO TRUST 1.590% 12/15/27	947	894
CPS AUTO TRUST ABS 4.880% 4/15/30	700	687
CREDIT ACCEPTANCE ABS 5.700% 10/15/32	990	956
CREDIT ACCEPTANCE AU 0.960% 2/15/30	1,225	1,178
CREDIT ACCEPTANCE AU 1.260% 4/15/30	1,405	1,283
CREDIT ACCEPTANCE AU 1.640% 6/17/30	760	686
CREDIT ACCEPTANCE AU 1.770% 12/17/29	1,675	1,590
CREDIT ACCEPTANCE AU 2.390% 4/16/29	428	427
CREDIT ACCEPTANCE AU 3.060% 3/15/29	1,600	1,591
CREDIT SUISSE MORTGAGE 1.668% 9/27/60	1,213	1,144
DB MASTER FINANCE LLC 2.045% 11/20/51	224	191
DB MASTER FINANCE LLC 2.493% 11/20/51	518	426
DBWF 2015-LCM M/MTG 1.000% 6/10/34	144	132
DIAMOND RESORTS OWNER 1.510% 11/21/33	154	142
DOMINOS PIZZA MASTER 2.662% 4/25/51	207	172

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DRIVE AUTO RECEIVABL 2.360% 3/16/26	88	88
DT AUTO OWNER TRUST 0.870% 5/17/27	755	707
EXETER AUTOMOBIL ABS 5.300% 9/15/27	400	392
EXETER AUTOMOBIL ABS 5.970% 3/15/27	704	703
EXETER AUTOMOBILE RE 1.150% 6/17/24	58	58
EXETER AUTOMOBILE RE 3.110% 8/15/25	521	513
FANNIEMAE-ACES 0.670% 5/25/27	132	119
FANNIEMAE-ACES 1.200% 8/25/28	80	69
FANNIEMAE-ACES 2.980% 9/25/24	733	667
FED HOME LN MTG CORP 3.350% 9/25/28	867	836
FED HOME LN MTG CORP 3.500% 3/15/35	1,517	1,420
FED HOME LN MTG CORP 3.500% 6/15/26	173	170
FED HOME LN MTG CORP 4.500% 4/15/39	2	2
FED HOME LN MTG CORP 6.000% 11/15/23	3	3
FED HOME LN MTG CORP 6.250% 10/15/23	10	10
FED HOME LN MTG CORP 7.000% 5/15/37	702	755
FED HOME LN MTG CORP 7.000% 12/15/36	61	65
FED NATL MTG ASSN 2.500% 8/25/42	177	153
FED NATL MTG ASSN 3.000% 1/25/46	254	230
FED NATL MTG ASSN 3.500% 5/25/49	1,037	971
FED NATL MTG ASSN 3.500% 11/25/57	877	828
FED NATL MTG ASSN 4.500% 12/25/40	829	809
FED NATL MTG ASSN 5.500% 6/25/35	147	150
FED NATL MTG ASSN 6.000% 3/25/36	44	45
FHF TRUST 2021-1 1.270% 3/15/27	267	256
FHLMC K150 CMO V-M 3.710% 9/25/32	1,000	937
FHLMC MULTIFAMILY ST 2.811% 9/25/24	344	335
FHLMC MULTIFAMILY ST 2.982% 11/25/25	385	371
FHLMC SER 1 CMO 3.250% 11/25/61	266	245
FHLMC SER 4932 CMO 3.500% 11/25/49	790	631
FIRST INVESTORS AUTO 1.170% 3/15/27	700	663
FIRSTKEY HOMES 2020- 1.266% 10/19/37	1,087	963
FIRSTKEY HOMES 2020- 1.339% 9/17/25	594	531
FIRSTKEY HOMES 2020- 1.538% 8/17/38	1,609	1,395
FIRSTKEY HOMES 2020- 1.567% 10/19/37	1,185	1,052
FIRSTKEY HOMES 2020- 1.607% 9/17/26	1,370	1,154
FIRSTKEY HOMES 2020- 1.941% 9/17/25	231	206
FLAGSHIP CREDIT AUTO 1.670% 10/15/26	690	666
FLAGSHIP CREDIT AUTO 2.740% 10/15/25	697	692

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FLAGSHIP CREDIT AUTO 2.770% 12/15/25	573	566
FNMA M2S CMO V-M 3.751% 5/25/32	850	817
FNMA SER 34 CMO 2.250% 6/25/45	593	463
FNMA SER 46 CMO 4.500% 7/25/52	695	612
FNMA SER M1S CMO 2.082% 4/25/32	1,018	834
FNMA SER M3 CMO V-M 1.707% 11/25/31	1,051	827
FORD CREDIT AUTO OWN 1.530% 5/15/34	750	650
FREDDIE MAC - SCRT 3.000% 3/25/59	502	465
FREDDIE MAC - SCRT 3.000% 5/25/60	1,162	1,038
FREDDIE MAC - SCRT 3.500% 5/25/57	1,155	1,084
FREDDIE MAC - SCRT 3.500% 7/25/58	705	649
FREDDIE MAC - SCRT 3.500% 11/25/57	1,069	1,019
FREDDIE MAC - SCRT 4.000% 3/25/59	1,039	988
FREDDIE MAC - SCRT 4.000% 11/25/57	1,561	1,488
FRTKL 2.172% 9/17/38	1,005	835
GLS AUTO RECEIVABLES 1.110% 9/15/26	1,274	1,194
GM FINANCIAL SECURIT 1.230% 5/17/27	520	475
GNMA SER H13 CMO 4.422% 5/20/66	89	89
GNMA SER H29 CMO 4.442% 11/20/65	965	953
GOODGREEN TRUST 3.260% 10/15/53	301	271
GOODGREEN TRUST 3.740% 10/15/52	91	84
GOVT NATL MTG ASSN 3.500% 3/20/49	184	149
GOVT NATL MTG ASSN 3.500% 8/20/47	549	498
GOVT NATL MTG ASSN 4.500% 10/16/39	1,375	1,348
GOVT NATL MTG ASSN 5.000% 8/20/39	141	141
GOVT NATL MTG ASSN 5.000% 10/20/39	398	398
HERO FUNDING TRUST 3.080% 9/20/42	199	186
HERO FUNDING TRUST 3.950% 9/20/48	269	248
HERO FUNDING TRUST 4.460% 9/20/47	245	232
HERO FUNDING TRUST 4.670% 9/20/48	451	428
HERO FUNDING TRUST 104.070% 9/20/48	48	45
HERTZ VEHICLE ABS 1.990% 6/25/26	545	500
HILTON GRAND VACATIO 2.660% 12/27/28	45	44
HYUNDAI AUTO LEASE 0.610% 10/15/25	620	605
HYUNDAI AUTO RECEIVA 1.030% 12/15/27	525	475
INDEPENDENCE PLAZA 3.763% 7/10/35	1,200	1,124
* JPMBB COMMERCIAL MO 4.133% 8/15/46	754	748
* JPMBB COMMERCIAL MO 3.7748% 8/15/47	823	799
KKR INDUST CMO V-M 5.118% 12/15/37	375	359

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LENDMARK FNDG ABS 5.120% 7/20/32	610	589
MARINER FINANCE ISSU 1.860% 3/20/36	1,005	862
MARINER FINANCE ISSU 3.510% 7/20/32	965	916
MERCURY FINANCIAL CR 1.540% 3/20/26	976	931
* MORGAN STANLEY BAML 3.531% 11/15/48	413	391
MRCD MORTGAGE TRUS 2.71752% 12/15/36	1,846	1,645
NEXTGEAR FLOORP ABS 2.800% 3/15/27	234	220
NRZ EXCESS SPREAD CO 3.844% 12/25/25	558	508
OAK STREET INVESTMEN 1.850% 10/20/50	438	389
ONEMAIN DIRECT ABS 3.950% 11/14/28	1,500	1,389
OPORTUN FUNDING LLC 1.210% 3/08/28	1,172	1,091
PAGAYA AI DEBT SELEC 1.180% 11/15/27	224	220
PALMER SQR ABS V-Q 3.683% 7/20/34	250	245
PALMER SQU ABS V-Q 5.134% 10/15/30	306	302
PFS FINANCING CORP. 2.470% 2/16/27	478	449
PROGRESS RESIDE ABS 3.200% 4/17/39	600	544
PROGRESS RESIDE ABS 4.896% 6/17/39	1,000	931
PROGRESS RESIDENTIAL 1.294% 10/17/27	563	499
PROGRESS RESIDENTIAL 1.495% 10/17/27	415	367
PROGRESS RESIDENTIAL 1.524% 7/17/38	1,833	1,585
PROGRESS RESIDENTIAL 1.692% 8/17/40	423	337
PROGRESS RESIDENTIAL 2.082% 9/17/38	640	527
PROGRESS RESIDENTIAL 2.197% 4/19/38	775	663
RENEW 2017-1 1.67064% 9/28/52	119	108
RENEW FINANCIAL 3.220% 9/22/53	106	92
SABEY DATA CENTER IS 1.881% 6/20/46	453	385
SANTANDER CONSUMER 1.030% 11/16/26	760	690
SANTANDER DRIVE AUTO 1.280% 2/17/26	664	652
SBA SER 25F ABS 4.010% 6/01/47	212	202
SBA SER 25K ABS 5.130% 11/01/47	200	200
SBA SER 25L ABS 1.850% 12/01/46	356	290
SBA TOWER TRUST ABS 6.559% 1/15/28	210	211
SCF EQUIPMENT ABS 6.500% 10/21/30	1,098	1,108
SIERRA RECEIVAB ABS 4.730% 6/20/40	637	619
SIERRA RECEIVABLES 1.340% 11/20/37	175	160
SIERRA RECEIVABLES 2.320% 7/20/37	350	326
SMALL BUSINESS ABS 3.940% 5/01/47	365	345
SMALL BUSINESS ADMIN 1.750% 11/01/46	707	595
SMALL BUSINESS ADMIN 1.840% 1/01/42	390	338

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SMALL BUSINESS ADMIN 2.040% 1/01/47	359	301
SOCIAL PROFESSIONAL 2.540% 5/15/46	276	250
TACO BELL FUND ABS 2.294% 8/25/51	382	307
TIDEWATER AUTO RECEI 4.300% 11/15/24	6	6
TRICON AMERICAN HOME 1.499% 7/17/38	240	208
TRICON RESIDENT ABS 4.750% 4/17/39	145	132
TRICON RESIDENT ABS 4.849% 7/17/40	362	340
TRICON RESIDENTIAL 1.943% 7/17/38	373	324
UBS-BARCLAYS COMMER 3.244% 4/10/46	300	298
UPSTART SECURITIZATI 0.840% 9/20/31	500	484
USASF RECEIVABLES LL 1.490% 3/17/25	820	811
VANTAGE DATA CENTERS 1.992% 9/15/45	454	373
VENDEE MORTGAGE TRUS 5.000% 5/15/33	232	231
VR AMSR TRUST 2.153% 6/17/38	545	439
VR CIM TRUST 2.500% 4/25/50	244	202
VR FANNIEMAE-ACES 1.892% 10/25/30	1,298	93
VR FANNIEMAE-ACES 1.943% 11/25/33	9,914	886
VR FANNIEMAE-ACES 2.471% 12/25/26	131	121
VR FANNIEMAE-ACES 3.062% 6/25/27	568	533
VR FANNIEMAE-ACES 3.547% 9/25/28	620	596
VR FED HOME LN MTG 4.668% 2/15/43	138	133
VR FED HOME LN MTG 4.738% 9/15/36	24	23
VR FED NATL MTG AS 3.508% 4/25/44	43	42
VR FED NATL MTG AS 4.939% 9/25/41	29	29
VR FHLMC MULTIFAMI 3.284% 6/25/25	1,000	967
VR FHLMC MULTIFAMI 3.364% 12/25/27	680	642
VR FLAGSTAR MORTGAGE 2.500% 7/25/51	348	279
VR FREMF MORTGAGE 3.547% 6/25/45	800	788
VR FREMF MORTGAGE 3.579% 11/25/49	180	166
VR FREMF MORTGAGE 3.719% 1/25/48	1,200	1,141
VR FREMF MORTGAGE 3.949% 7/25/49	220	219
VR FREMF MORTGAGE 4.074% 11/25/47	191	183
VR FREMF MORTGAGE 4.256% 4/25/51	800	714
VR FREMF MORTGAGE 4.320% 12/25/50	1,000	903
VR GOODGREEN TRUS 22.97129% 10/15/53	298	274
VR GOVT NATL MTG 4.282% 6/20/65	543	537
VR GOVT NATL MTG 4.282% 7/20/65	570	563
VR GOVT NATL MTG 4.402% 3/20/67	347	343
VR GOVT NATL MTG 4.751% 10/20/43	427	427

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VR GOVT NATL MTG 5.246% 5/20/40	468	474
VR GOVT NATL MTG 5.474% 10/20/40	495	507
VR GOVT NATL MTG 5.550% 1/20/38	339	350
VR GOVT NATL MTG AS 4.282% 6/20/65	546	540
VR GOVT NATL MTG AS 4.292% 2/20/61	520	516
VR GOVT NATL MTG AS 4.342% 6/20/67	375	371
VR GOVT NATL MTG AS 4.362% 9/20/65	716	709
VR GOVT NATL MTG AS 4.362% 10/20/65	524	516
VR GOVT NATL MTG AS 4.502% 12/20/65	316	314
VR GOVT NATL MTG AS 4.672% 8/20/66	299	295
VR GOVT NATL MTG AS 4.842% 12/20/66	130	128
* VR JP MORGAN MORTGAG 2.500% 10/25/51	430	345
VR PROGRESS RESIDENT 3.107% 2/17/29	1,100	918
VR VCAT ASSET SECURI 2.115% 3/27/51	459	415
VR VERICREST OPPORT 1.893% 2/27/51	588	507
VR VERICREST OPPORT 1.893% 3/27/51	1,323	1,190
VR VERICREST OPPORT 2.116% 3/27/51	767	696
VR VERICREST OPPORT 2.240% 3/27/51	547	500
VR VERICREST OPPORT 2.240% 4/25/51	835	734
VR VERICREST OPPORT 1.9918% 5/25/51	2,125	1,884
WIND RIVER ABS V-Q 5.393% 7/20/33	387	369
Total Asset-Backed Securities		\$ 124,131
<i>Foreign Sovereign Debt</i>		
REPUBLIC OF CHILE 2.550% 1/27/32	200	164
REPUBLIC OF PANAMA 3.870% 7/23/60	270	174
UNITED MEXICAN STATE 2.659% 5/24/31	301	243
UNITED MEXICAN STATE 3.750% 1/11/28	392	370
UNITED MEXICAN STATE 3.771% 5/24/61	222	140
UNITED MEXICAN STATE 4.125% 1/21/26	270	263
UNITED MEXICAN STATE 4.350% 1/15/47	35	26
UNITED MEXICAN STATE 4.400% 2/12/52	370	272
Total Foreign Sovereign Debt		\$ 1,652

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<u>Municipal Bonds</u>		
CONNECTICUT ST 4.060% 6/15/30	370	349
MASSACHUSETTS ST 4.141% 7/01/27	115	110
MIAMI-DADE CNTY FL 5.534% 7/01/32	250	255
MICHIGAN ST UNIV 4.165% 8/15/22	80	59
NEW YORK ST DORM 3.329% 3/15/31	230	201
NEW YORK ST DORM 3.399% 3/15/32	230	199
OHIO ST UNIV 4.048% 12/01/56	81	68
OHIO UNIV GEN RECPTS 5.590% 12/01/14	195	174
UNIV CA REGTS MED 4.563% 5/15/53	220	192
Total Municipal Bonds		\$ 1,607
<u>Private Placement Securities</u>		
CREDIT SUIS V-D CONV 3.091% 5/14/32	370	256
P/P 7-ELEVEN INC 2.500% 2/10/41	156	103
P/P AIA GROUP LTD 3.200% 9/16/40	200	143
P/P AIR CANADA 2013- 4.125% 11/15/26	554	506
P/P AIR CANADA 2015- 3.600% 3/15/27	663	598
P/P AIR CANADA 2017- 3.300% 1/15/30	60	51
P/P AIR CANADA 2017- 3.550% 1/15/30	204	164
P/P AMERICAN TOWER 3.652% 3/23/28	230	208
P/P APOLLO MANAGEMEN 4.000% 5/30/24	230	223
P/P ATHENE GLOBAL FU 1.450% 1/08/26	260	228
P/P ATHENE GLOBAL FU 2.500% 1/14/25	72	67
P/P ATHENE GLOBAL FU 2.750% 6/25/24	140	133
P/P ATHENE GLOBAL FU 2.950% 11/12/26	595	537
P/P AUSGRID FINANCE 3.850% 5/01/23	200	199
P/P AUST & NZ BANKIN 2.570% 11/25/35	210	154
P/P AVIATION CAPITAL 1.950% 1/30/26	230	200
P/P AVOLON HOLDINGS 2.528% 11/18/27	1,242	993
P/P AVOLON HOLDINGS 2.875% 2/15/25	367	339
P/P AVOLON HOLDINGS 5.500% 1/15/26	430	409
P/P BAE SYSTEMS PLC 1.900% 2/15/31	292	226
P/P BAE SYSTEMS PLC 3.400% 4/15/30	350	309
P/P BLACKSTONE HOLDI 3.500% 9/10/49	200	135
P/P BPCE SA 4.625% 7/11/24	200	195
P/P BRITISH AIR 18-1 3.800% 9/20/31	86	77
P/P BRITISH AIR 18-1 4.125% 9/20/31	224	186

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P/P BROADCOM INC 3.187% 11/15/36	500	359
P/P BROOKLYN UNION 4.273% 3/15/48	100	75
P/P CLEVELAND ELECTR 3.500% 4/01/28	95	87
P/P COX COMMUNICATIO 3.350% 9/15/26	415	388
P/P CREDIT AGRICOLE 2.811% 1/11/41	250	154
P/P CVS PASS-THROUGH 4.163% 8/10/36	217	188
P/P CVS PASS-THROUGH 4.704% 1/10/36	271	243
P/P CVS PASS-THROUGH 5.773% 1/10/33	249	244
P/P CVS PASS-THROUGH 5.926% 1/10/34	396	386
P/P DUQUESNE LIGHT 3.616% 8/01/27	230	207
P/P FERGUSON FINANCE 3.250% 6/02/30	350	297
P/P GAIF BOND ISSUER 3.400% 9/30/26	95	87
P/P GALAXY PIPELINE 2.940% 9/30/40	290	233
P/P GOODMAN US FIN 3.700% 3/15/28	86	78
P/P GRAY OAK PIPELIN 3.450% 10/15/27	415	367
P/P GREAT-WEST LIFEC 4.581% 5/17/48	130	107
P/P GTP ACQUISITION 3.482% 6/16/25	190	177
P/P JERSEY CENTRAL 4.300% 1/15/26	50	48
P/P KEYSPAN GAS EAST 2.742% 8/15/26	200	179
P/P KKR GROUP FINAN 3.500% 8/25/50	200	134
P/P MASS MUTUAL LIFE 3.375% 4/15/50	210	145
P/P MET LIFE GLOB FU 3.000% 9/19/27	180	164
P/P MEXICO CITY ARPT 5.500% 7/31/47	207	159
P/P MID-ATLANTIC INT 4.100% 5/15/28	50	47
P/P MITSUI FUDOSAN 2.950% 1/23/23	450	449
P/P NATIONAL AUSTRAL 2.332% 8/21/30	250	190
P/P NBN CO LTD 2.625% 5/05/31	400	317
P/P NEW ENGLAND POWE 3.800% 12/05/47	50	38
P/P NEW YORK LIFE GL 3.000% 1/10/28	81	75
P/P NEW YORK LIFE IN 4.450% 5/15/69	90	74
P/P NGPL PIPECO LLC 3.250% 7/15/31	240	195
P/P NISSAN MOTOR CO 4.345% 9/17/27	200	181
P/P NRG ENERGY INC 2.450% 12/02/27	225	186
P/P NRG ENERGY INC 4.450% 6/15/29	155	137
P/P PARK AEROSPACE 5.500% 2/15/24	89	88
P/P PENNSYLVANIA ELE 3.250% 3/15/28	26	23
P/P PRUDENTIAL INSUR 8.300% 7/01/25	300	317
P/P SAUDI INTERNATIO 2.250% 2/02/33	200	162
P/P SCENTRE GROUP TR 3.500% 2/12/25	200	191

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P/P SCHLUMBERGER HLD 3.900% 5/17/28	416	387
P/P SES SA 3.600% 4/04/23	50	50
P/P SMITHFIELD FOODS 3.000% 10/15/30	300	228
P/P STELLANTIS FIN 2.691% 9/15/31	209	159
P/P TEACHERS INSUR 4.270% 5/15/47	70	57
P/P TEACHERS INSUR 4.900% 9/15/44	40	37
P/P TEXAS EASTERN TR 3.500% 1/15/28	33	30
P/P TRITON CONTAINER 1.150% 6/07/24	200	185
P/P UBS GROUP FUNDIN 4.125% 4/15/26	400	384
P/P UNICREDIT SPA 2.569% 9/22/26	350	310
P/P VOLKSWAGEN GROUP 4.625% 11/13/25	265	261
VR P/P ABN AMRO BANK 2.470% 12/13/29	300	243
VR P/P AIB GROUP PLC 4.263% 4/10/25	250	241
VR P/P BANK OF IRELA 2.029% 9/30/27	227	192
VR P/P BNP PARIBAS 2.588% 8/12/35	590	432
VR P/P BNP PARIBAS 2.591% 1/20/28	201	177
VR P/P BPCE SA 1.652% 10/06/26	250	222
VR P/P BPCE SA 2.277% 1/20/32	275	206
VR P/P MACQUARIE BAN 3.052% 3/03/36	200	145
VR P/P MACQUARIE GRO 1.340% 1/12/27	380	331
VR P/P MACQUARIE GRO 2.871% 1/14/33	200	153
VR P/P NATIONAL AUST 3.933% 8/02/34	250	210
VR P/P SCENTRE GROUP 4.750% 9/24/80	220	197
VR P/P SOCIETE GENER 2.226% 1/21/26	670	616
VR P/P SOCIETE GENER 2.889% 6/09/32	440	339
VR P/P STANDARD CHAR 1.456% 1/14/27	200	173
VR P/P SWISS RE FINA 5.000% 4/02/49	200	184
VR P/P UBS GROUP AG 2.095% 2/11/32	200	151
VR P/P UNICREDIT SPA 5.861% 6/19/32	200	176
Total Private Placement Securities	\$	20,291
Total Other Investments	\$	147,681
Total Investments, at Fair Value	\$	5,591,190

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Fully Benefit Responsive Investment Contracts		
<i>U.S. Government and Agency Obligations</i>		
FEDERAL HOME LOAN BANKS 0.5% 4/14/2025	10,000	9,169
FEDERAL HOME LOAN MORTGAG 0.375% 7/21/2025	18,850	17,058
FFCB 1.125% 1/06/2025	2,575	2,403
FGOLD 15YR 3.5% 10/01/2025	6	5
FGOLD 15YR 3.5% 11/01/2025	10	10
FGOLD 15YR 3.5% 9/01/2025	32	32
FGOLD 15YR 4% 10/01/2025	1	1
FGOLD 15YR 4% 2/01/2025	27	27
FGOLD 15YR 4% 3/01/2025	2	2
FGOLD 15YR 4% 7/01/2025	113	110
FGOLD 15YR 4% 8/01/2025	61	59
FGOLD 15YR 3% 1/01/2027	545	527
FGOLD 15YR 3% 1/01/2032	328	312
FGOLD 15YR 3% 1/01/2033	245	230
FGOLD 15YR 3% 11/01/2025	90	87
FGOLD 15YR 3% 11/01/2026	81	79
FGOLD 15YR 3% 3/01/2027	477	462
FGOLD 15YR 3% 3/01/2033	448	426
FGOLD 15YR 3% 8/01/2026	9	9
FGOLD 15YR 3.5% 10/01/2025	298	291
FGOLD 15YR 3.5% 11/01/2025	23	23
FGOLD 15YR 3.5% 12/01/2025	207	201
FGOLD 15YR 3.5% 2/01/2026	14	13
FGOLD 15YR 3.5% 3/01/2026	34	33
FGOLD 15YR 3.5% 4/01/2026	20	20
FGOLD 15YR 3.5% 5/01/2026	10	10
FGOLD 15YR 3.5% 5/01/2032	706	683
FGOLD 15YR 3.5% 6/01/2026	176	172
FGOLD 15YR 3.5% 7/01/2026	204	201
FGOLD 15YR 3.5% 8/01/2026	178	174
FGOLD 15YR 3.5% 9/01/2026	19	19
FGOLD 15YR 4% 10/01/2025	7	6
FGOLD 15YR 4% 3/01/2026	18	17
FGOLD 15YR 4% 5/01/2026	114	112
FGOLD 15YR 4% 6/01/2024	15	15
FGOLD 15YR 4% 6/01/2025	10	10
FGOLD 15YR 4% 6/01/2026	425	415

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FGOLD 15YR GIANT 3% 1/01/2027	141	136
FGOLD 15YR GIANT 3% 3/01/2031	457	438
FGOLD 15YR GIANT 3% 3/01/2032	696	667
FGOLD 15YR GIANT 3% 4/01/2033	18	17
FGOLD 15YR GIANT 3% 6/01/2027	160	155
FGOLD 15YR GIANT 3% 9/01/2030	262	251
FGOLD 15YR GIANT 3% 9/01/2031	239	228
FGOLD 15YR GIANT 3.5% 1/01/2027	187	182
FGOLD 15YR GIANT 3.5% 10/01/2029	13	12
FGOLD 15YR GIANT 3.5% 11/01/2025	37	36
FGOLD 15YR GIANT 3.5% 11/01/2029	195	188
FGOLD 15YR GIANT 3.5% 11/01/2033	172	165
FGOLD 15YR GIANT 3.5% 12/01/2029	55	53
FGOLD 15YR GIANT 3.5% 12/01/2033	158	152
FGOLD 15YR GIANT 3.5% 3/01/2030	109	105
FGOLD 15YR GIANT 3.5% 4/01/2026	40	39
FGOLD 15YR GIANT 3.5% 4/01/2029	67	65
FGOLD 15YR GIANT 3.5% 4/01/2030	225	220
FGOLD 15YR GIANT 3.5% 6/01/2029	136	131
FGOLD 15YR GIANT 3.5% 7/01/2026	41	40
FGOLD 15YR GIANT 3.5% 7/01/2029	318	307
FGOLD 15YR GIANT 3.5% 8/01/2026	38	37
FGOLD 15YR GIANT 3.5% 8/01/2029	420	405
FGOLD 15YR GIANT 3.5% 8/01/2032	914	893
FGOLD 15YR GIANT 3.5% 9/01/2025	40	39
FGOLD 15YR GIANT 3.5% 9/01/2026	20	19
FGOLD 15YR GIANT 4% 10/01/2025	11	10
FGOLD 15YR GIANT 4% 12/01/2025	14	13
FGOLD 15YR GIANT 4% 12/01/2026	49	48
FGOLD 15YR GIANT 4% 5/01/2026	51	50
FGOLD 15YR GIANT 4% 7/01/2025	10	10
FGOLD 15YR GIANT 4% 7/01/2026	21	20
FGOLD 15YR GIANT 5% 3/01/2025	15	15
FHLB 2.125% 12/11/2026	3,975	3,668
FHLB 2.375% 3/14/2025	30,275	28,837
FHLB 2.75% 12/13/2024	1,600	1,542
FHLB 5.375% 8/15/2024	9,150	9,225
FHLMC 0.375% 9/23/2025	15,275	13,747
FHLMC 15YR UMBS 2% 8/01/2035	8,355	7,450

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FHLMC 15YR UMBS 3% 12/01/2034	952	893
FHLMC 15YR UMBS MIRROR 2.5% 11/01/2032	949	887
FHLMC 15YR UMBS MIRROR 2.5% 5/01/2033	992	918
FHLMC 15YR UMBS MIRROR 2.5% 7/01/2032	449	420
FHLMC 15YR UMBS MIRROR 3% 4/01/2034	381	357
FHLMC 15YR UMBS SUPER 2% 10/01/2035	7,492	6,682
FHLMC 15YR UMBS SUPER 2% 5/01/2035	2,007	1,790
FHLMC 15YR UMBS SUPER 2% 6/01/2035	1,631	1,459
FHLMC 15YR UMBS SUPER 2% 9/01/2035	7,035	6,275
FHLMC 15YR UMBS SUPER 2.5% 2/01/2035	3,744	3,436
FHLMC 15YR UMBS SUPER 2.5% 8/01/2034	1,102	1,015
FHLMC 15YR UMBS SUPER 3% 1/01/2034	244	230
FHLMC 15YR UMBS SUPER 3% 9/01/2037	3,015	2,824
FHLMC 15YR UMBS SUPER 3.5% 6/01/2037	2,798	2,677
FHLMC 15YR UMBS SUPER 3.5% 7/01/2037	11,613	11,110
FHLMC 15YR UMBS SUPER 4% 8/01/2037	1,601	1,563
FHLMC 15YR UMBS SUPER 4.5% 11/01/2037	983	977
FHLMC 15YR UMBS SUPER 5% 12/01/2037	7,223	7,264
FHLMC 5/1 HYBRID ARM 3.89% 12/01/2036	87	87
FHLMC REFERENCE NOTE 1.5% 2/12/2025	11,425	10,754
FHLMC_K030 3.25% 4/25/2023	2,476	2,467
FHLMC_K031 3.3% 4/25/2023	6,926	6,884
FHLMC_K032 3.31% 5/25/2023	10,383	10,304
FHLMC_K037 2.592% 4/25/2023	48	48
FHLMC_K038 3.389% 3/25/2024	2,565	2,506
FHLMC_K039 2.683% 12/25/2023	777	770
FHLMC_K040 2.768% 4/25/2024	1,274	1,252
FHLMC_K040 3.241% 9/25/2024	3,680	3,586
FHLMC_K041 3.171% 10/25/2024	1,678	1,626
FHLMC_K043 2.532% 10/25/2023	252	249
FHLMC_K047 3.329% 5/25/2025	1,980	1,918
FHLMC_K050 2.802% 1/25/2025	2,823	2,744
FHLMC_K050 3.334% 8/25/2025	2,129	2,047
FHLMC_K052 3.151% 11/25/2025	1,668	1,603
FHLMC_K724 3.062% 11/25/2023	236	232
FHLMC_K728 3.064% 8/25/2024	1,715	1,668
FHLMC_K729 3.136% 10/25/2024	130	126
FHLMC_K736 1.895% 6/25/2025	2,164	2,099
FHMS_17-K066 2.797% 12/25/2026	2,232	2,136

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FHMS_K053 2.995% 12/25/2025	6,185	5,913
FNMA 15YR 3.5% 1/01/2026	128	125
FNMA 15YR 3.5% 10/01/2025	130	127
FNMA 15YR 3.5% 11/01/2025	378	370
FNMA 15YR 3.5% 12/01/2025	66	65
FNMA 15YR 3.5% 12/01/2026	3	3
FNMA 15YR 3.5% 2/01/2026	150	147
FNMA 15YR 3.5% 3/01/2026	39	38
FNMA 15YR 3.5% 7/01/2026	3	3
FNMA 15YR 3.5% 8/01/2026	49	48
FNMA 15YR 3.5% 9/01/2025	28	27
FNMA 15YR 3.5% 9/01/2026	2	2
FNMA 15YR 4% 1/01/2025	4	4
FNMA 15YR 4% 2/01/2026	9	9
FNMA 15YR 4% 4/01/2025	72	71
FNMA 15YR 4% 5/01/2025	47	46
FNMA 15YR 4% 6/01/2025	9	9
FNMA 15YR 4% 9/01/2024	42	41
FNMA 15YR 4% 9/01/2025	16	15
FNMA 15YR 4.5% 12/01/2024	10	10
FNMA 15YR 4.5% 4/01/2025	5	5
FNMA 15YR 4.5% 7/01/2023	1	1
FNMA 15YR 4.5% 7/01/2025	1	1
FNMA 15YR 5% 2/01/2023	1	1
FNMA 15YR 5% 7/01/2023	2	2
FNMA 15YR 5.5% 8/01/2023	1	1
FNMA 15YR 6% 4/01/2023	4	4
FNMA 0.625% 4/22/2025	11,850	10,866
FNMA 10/1 HYBRID ARM 3.71% 10/01/2034	5	5
FNMA 10/1 HYBRID ARM 4.069% 12/01/2033	2	2
FNMA 15YR 2.5% 2/01/2033	1,237	1,157
FNMA 15YR 3% 1/01/2031	17	16
FNMA 15YR 3% 1/01/2032	501	479
FNMA 15YR 3% 1/01/2033	1,414	1,344
FNMA 15YR 3% 1/01/2034	961	903
FNMA 15YR 3% 10/01/2030	2,089	1,996
FNMA 15YR 3% 10/01/2031	43	41
FNMA 15YR 3% 10/01/2033	999	938
FNMA 15YR 3% 11/01/2030	438	418

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FNMA 15YR 3% 11/01/2031	654	625
FNMA 15YR 3% 11/01/2033	641	602
FNMA 15YR 3% 2/01/2030	378	362
FNMA 15YR 3% 2/01/2031	1,897	1,812
FNMA 15YR 3% 2/01/2032	466	444
FNMA 15YR 3% 2/01/2034	630	591
FNMA 15YR 3% 3/01/2031	246	235
FNMA 15YR 3% 3/01/2032	230	218
FNMA 15YR 3% 3/01/2033	341	324
FNMA 15YR 3% 4/01/2031	299	286
FNMA 15YR 3% 4/01/2032	2,157	2,067
FNMA 15YR 3% 5/01/2031	951	910
FNMA 15YR 3% 6/01/2034	241	227
FNMA 15YR 3% 7/01/2027	77	75
FNMA 15YR 3% 7/01/2030	135	129
FNMA 15YR 3% 7/01/2032	884	841
FNMA 15YR 3% 8/01/2031	367	351
FNMA 15YR 3% 9/01/2029	486	468
FNMA 15YR 3% 9/01/2031	544	521
FNMA 15YR 3% 9/01/2032	677	643
FNMA 15YR 3% 9/01/2033	476	447
FNMA 15YR 3.5% 1/01/2026	81	79
FNMA 15YR 3.5% 1/01/2027	316	308
FNMA 15YR 3.5% 1/01/2029	12	12
FNMA 15YR 3.5% 1/01/2030	505	488
FNMA 15YR 3.5% 1/01/2034	229	220
FNMA 15YR 3.5% 10/01/2026	359	349
FNMA 15YR 3.5% 10/01/2028	204	197
FNMA 15YR 3.5% 10/01/2029	32	31
FNMA 15YR 3.5% 11/01/2026	26	26
FNMA 15YR 3.5% 11/01/2027	8	8
FNMA 15YR 3.5% 11/01/2028	149	147
FNMA 15YR 3.5% 11/01/2029	117	112
FNMA 15YR 3.5% 12/01/2025	143	140
FNMA 15YR 3.5% 12/01/2026	89	87
FNMA 15YR 3.5% 12/01/2028	103	100
FNMA 15YR 3.5% 12/01/2029	641	618
FNMA 15YR 3.5% 12/01/2032	675	652
FNMA 15YR 3.5% 2/01/2026	104	103

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FNMA 15YR 3.5% 2/01/2027	19	19
FNMA 15YR 3.5% 2/01/2028	2	2
FNMA 15YR 3.5% 2/01/2029	443	428
FNMA 15YR 3.5% 2/01/2031	396	385
FNMA 15YR 3.5% 2/01/2032	1,153	1,126
FNMA 15YR 3.5% 2/01/2034	36	34
FNMA 15YR 3.5% 3/01/2026	10	8
FNMA 15YR 3.5% 4/01/2026	128	125
FNMA 15YR 3.5% 4/01/2027	40	38
FNMA 15YR 3.5% 4/01/2030	238	234
FNMA 15YR 3.5% 4/01/2034	850	817
FNMA 15YR 3.5% 5/01/2026	7	6
FNMA 15YR 3.5% 5/01/2027	64	62
FNMA 15YR 3.5% 5/01/2029	97	95
FNMA 15YR 3.5% 6/01/2027	301	296
FNMA 15YR 3.5% 6/01/2029	229	220
FNMA 15YR 3.5% 6/01/2030	253	248
FNMA 15YR 3.5% 7/01/2029	706	687
FNMA 15YR 3.5% 8/01/2026	59	57
FNMA 15YR 3.5% 8/01/2027	106	104
FNMA 15YR 3.5% 8/01/2029	454	438
FNMA 15YR 3.5% 8/01/2032	515	503
FNMA 15YR 3.5% 8/01/2033	159	153
FNMA 15YR 3.5% 9/01/2026	425	414
FNMA 15YR 3.5% 9/01/2028	244	240
FNMA 15YR 3.5% 9/01/2029	811	782
FNMA 15YR 3.5% 9/01/2033	372	358
FNMA 15YR 4% 1/01/2029	260	256
FNMA 15YR 4% 11/01/2026	67	65
FNMA 15YR 4% 5/01/2027	3	3
FNMA 15YR 4% 7/01/2025	10	10
FNMA 15YR 4% 8/01/2026	13	12
FNMA 15YR 4% 9/01/2025	3	3
FNMA 15YR 4% 9/01/2027	16	16
FNMA 15YR 4.5% 5/01/2024	14	14
FNMA 15YR 4.5% 6/01/2026	30	30
FNMA 15YR 5% 2/01/2023	1	1
FNMA 15YR 5% 4/01/2024	1	1
FNMA 15YR 5% 7/01/2025	7	7

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
Column (d) cost, has been omitted, as all investments are participant directed, except where indicated

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
FNMA 15YR UMBS 2% 7/01/2035	5,317	4,743
FNMA 15YR UMBS 2% 7/01/2037	8,929	7,964
FNMA 15YR UMBS 2.5% 10/01/2034	1,901	1,751
FNMA 15YR UMBS 2.5% 12/01/2034	2,015	1,856
FNMA 15YR UMBS 2.5% 2/01/2035	4,008	3,691
FNMA 15YR UMBS 2.5% 5/01/2035	1,132	1,036
FNMA 15YR UMBS 2.5% 8/01/2034	4,057	3,736
FNMA 15YR UMBS 3% 6/01/2037	11,708	10,965
FNMA 15YR UMBS 3% 7/01/2034	1,012	950
FNMA 15YR UMBS 3% 8/01/2034	41	38
FNMA 15YR UMBS 3.5% 7/01/2037	2,302	2,202
FNMA 15YR UMBS 4% 8/01/2037	3,881	3,788
FNMA 15YR UMBS 4.5% 11/01/2037	991	985
FNMA 15YR UMBS 4.5% 12/01/2037	1,006	1,000
FNMA 15YR UMBS 5% 11/01/2037	230	232
FNMA 15YR UMBS 5% 12/01/2037	1,104	1,110
FNMA 15YR UMBS SUPER 2% 7/01/2035	2,241	1,999
FNMA 15YR UMBS SUPER 2% 8/01/2035	3,351	2,989
FNMA 15YR UMBS SUPER 2% 9/01/2035	7,135	6,364
FNMA 15YR UMBS SUPER 4% 9/01/2037	3,013	2,941
FNMA 2.625% 9/06/2024	22,050	21,391
FNMA 2.875% 9/12/2023	4,075	4,018
FNMA 6M LIBOR ARM 2.917% 9/01/2035	119	118
FNMA 6M LIBOR ARM 3.157% 3/01/2034	72	71
FNMA 6M LIBOR ARM 3.165% 11/01/2032	24	23
FNMA 6M LIBOR ARM 3.268% 4/01/2035	70	69
FNMA 6M LIBOR ARM 3.665% 12/01/2032	67	66
FNMA 7/1 HYBRID ARM 2.245% 3/01/2036	14	14
FNMA 7/1 HYBRID ARM 3.918% 1/01/2034	31	31
FNMA BENCHMARK NOTE 0.375% 8/25/2025	12,500	11,278
FNMA BENCHMARK NOTE 0.5% 11/07/2025	400	360
FNMA_03-W11 4.72% 6/25/2033	1	1
TREASURY NOTE 0.25% 6/30/2025	55,550	50,316
TREASURY NOTE 0.375% 9/30/2027	74,575	62,882
UMBS 15YR TBA(REG B) 3% 1/17/2038	68,375	64,036
UMBS 15YR TBA(REG B) 3.5% 1/17/2038	84,225	80,568
UMBS 15YR TBA(REG B) 4% 1/17/2038	1,550	1,511
UMBS 15YR TBA(REG B) 4.5% 1/17/2038	4,675	4,643
Total U.S. Government and Agency Obligations	\$	620,062

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
Column (d) cost, has been omitted, as all investments are participant directed, except where indicated

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
as of December 31, 2022

(a) (b) (c) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(e) Current Value (in thousands)
<i>Common/Collective Trusts</i>		
* COLUMBIA TR GOVT MM FUND 0% 1/00/1900	160,651	160,651
Total Common/Collective Trusts		\$ 160,651
Total Fully Benefit Responsive Investment Contracts, at Fair Value		\$ 780,713
Adjustment from Fair Value to Contract Value		
AMERICAN UNITED LIFE - S00016, 2.440%		6,273
* JP MORGAN CHASE I - #AISP01, MATURES 12/31/50, 4.24%		6,709
LINCOLN NATIONAL LIFE		6,293
MET LIFE - #28972, MATURES 12/31/50, 3.98%		4,775
Met LIFE (SA)- #32745		—
MONUMENT LIFE II - #MDA00633TR, MATURES 12/31/50, 4.11%		—
MONUMENT LIFE V - #MDS00375TR, MATURES 12/31/50, 4.08%		8,086
PACIFIC LIFE - # 26755, MATURES 12/31/50, 4.00%		5,802
PRUDENTIAL GA63690		7,217
RBC I - #10903, MATURES 12/31/50, 4.02%		4,389
Total Adjustments		\$ 49,544
Total Fully Benefit Responsive Investment Contracts, at Contract Value		\$ 830,257
TOTAL INVESTMENTS		\$ 6,421,447
Loan to Participants		
Various Loans - 3.25% through 9.50% due through September 30, 2047 (cost \$0)		58,784
Loans to Participants Total		\$ 58,784

* Indicates party-in-interest (Refer to Note 8, Related Parties and Parties-In-Interest Transactions)
Column (d) cost, has been omitted, as all investments are participant directed, except where indicated

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)
For the Year Ended December 31, 2022

(a) & (b) Identity of Issue, Borrower, Lessor, or Similar Party involved; Description of transaction including rate of interest and maturity date	Number of Shares/ Units or Face Amount (in thousands)	(d) Proceeds of dispositions (in thousands)
CORPORATE DEBT INSTRUMENTS		
CITIGROUP INC V-D 4.658% 5/24/28	275	267
CREDIT SUIS CONV V-D 6.373% 7/15/26	250	246
CREDIT SUISSE AG 3.700% 2/21/25	250	243
ENERGY TRANSFER OPER 5.000% 5/15/50	100	115
FLORIDA POWER & LIGH 2.450% 2/03/32	202	176
FORD CREDIT AUTO OWN 1.290% 6/15/26	297	284
GLOBAL PAYMENTS INC 5.300% 8/15/29	66	65
GSK CONSUMER HEALTH 3.625% 3/24/32	250	239
HCA INC 4.625% 3/15/52	103	84
MITSUBISHI FIN V-A 5.063% 9/12/25	309	307
MORGAN STANLEY V-Q 4.958% 1/24/25	1,735	1,709
PACIFIC GAS & ELECTR 3.250% 2/16/24	390	378
VR QUALCOMM INC 5.145% 1/30/23	3,000	3,006
WELLS FARGO & COMPAN 4.150% 1/24/29	885	863

* Indicates party-in-interest

AMERICAN EXPRESS RETIREMENT SAVINGS PLAN

EIN 13-4922250 PLAN #: 002

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS

FOR THE YEAR ENDED DECEMBER 31 2022

THIS IS INCLUDED IN ACCOUNTANT'S OPINION, PLAN FINANCIALS